

CHOICE

Australian Consumers' Association

March 1998

**Beat those
bank
fees**
— new-style banking

What's inside
fish fingers?

**Glasses and
contact lenses:**
buying smart

MORE TESTS: 500 L fridges • multidisc CD players
• electronic thermometers • jumper leads

Vote with your feet



Jane Mackenzie

When we asked 15,000 subscribers what you thought of your bank, almost half filled in the questionnaire and 505 of you sent us a letter about it too. This is something of a record and shows just what a hot issue banking is these days.

Fees you have to pay on everyday cheque accounts are a major bone of contention. Of the 14 banks we've reported on (starting on page 6), 10 have more than 50% of their customers dissatisfied with the charges and only one has more who are satisfied than dissatisfied. Not surprisingly with these results, 80% of you think the Federal Government has a role to play in monitoring bank fees.

However, there's also an argument that we get the banks we deserve. Despite the high levels of dissatisfaction, less than a quarter of the people in our survey had changed institutions for their main bank account in the previous five years, and 42% said they banked where they did because they'd "always banked there".

So while there's a lot of discontent and whingeing, not many people are voting with their feet and changing their bank account if they don't like the fees they have to pay or the service they receive. Is it any wonder the banks are still piling on the charges, closing down branches and providing minimal service? Where's the real message that might make them change?

Changing bank accounts is a hassle, and the banks certainly don't go out of their way to make it easier. On page 11 we give you tips on how to do it as painlessly as possible, and on page 52 we show how you can manage to avoid fees on several major bank accounts. So if you can get a better deal, take the initiative and move your money. It's the only thing that's likely to make the banks take any notice of consumer complaints.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow your letter up. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.

Phone us on (02) 9577 3399.

Fax us on (02) 9577 3355.

email us at ausconsumer@choice.com.au

World Wide Web address: www.sofcom.com.au/ACA/

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The banks are currently pushing electronic banking — by ATM, EFTPOS, phone and the Internet — as they strive to cut costs, often by closing branches. Is there anything in it for you too? Can you save money or time by changing your banking habits?

Cover photo: Kent Mears



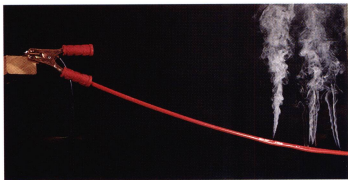
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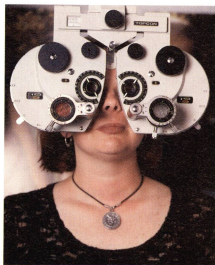
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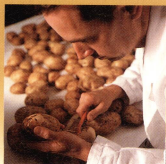
The state of the art with glasses and contact lenses, and what you'll pay for the different options.



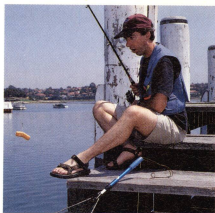
Coming in the next three issues:

Tests: Bathroom heatlamps, laundry detergents, day backpacks, 51 cm TVs, answering machines, woks, electric blankets, cheese, potatoes, baby carriers.

◀ Are you getting good value when you buy packaged potatoes?



◀ Are you getting good value when you buy packaged potatoes?



◀ What kind of fish are you catching when you buy fish fingers or portions?

Tests

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How much fish do you get in fish fingers and portions?

28 Electronic thermometers

How they compare for accuracy, speed and ease of use with the traditional mercury thermometer.

36 500 L fridges

New features — such as the electronic temperature control that learns when your children come home from school and cools the fridge down to cope with all the door opening — may be what you base your choice of fridge on nowadays.



▲ Had trouble keeping cool this summer? The fridges on test will cope with the heat.

42 Multidisc CD players

We tested models that take from five to 26 discs, and found that the number of CDs you want to be able to load will determine the design of the player and how easy it is to use.



Reports: Food labelling, retirement villages, shopping guide to paper products, building disputes, lemon laws, product certification schemes, great financial disasters of our time, antibiotics, cash management trusts, caring for someone at home, convenience store vs supermarket prices, financial aids, how to dispose safely of household chemicals, does buying big really save you money?

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

Protecting personal information on the Internet

THE INTERNET IS A rapidly growing area of the advertising business and is ideal for selling products to children — especially as advertisers know children often 'surf' the Internet without supervision.

CHOICE has uncovered a number of Internet sites that are asking children for personal information about themselves, their friends and their families.

The Internet is a very effective way for advertisers to market their products to children. Kids are keen Internet users, but are less critical of advertising than adults and more trusting of the information they're given. And unlike traditional forms of media such as television, the

Internet allows for the easy exchange of information between the advertiser and any child accessing the Internet site.

When asked to provide information about themselves, children are less likely than adults to question whether it's the right thing to do.

CHOICE found sites that asked children to provide information such as home and email addresses, date of birth, school details, and how many people were living at home. One site asked for information about friends, while another asked for credit card details — which could encourage children to misuse a parent's credit card.

Companies that collect this information are free to do

Libragirl club.

To become a member of the libragirl club just fill in the following details. You will receive a free password to fill in, which gives you access to all areas on the libragirl site, including the sealed section and opportunities for free Libra samples.

Name:

Date of birth: 1 January

D/M/Y: 1990

Street Address:

Suburb:

State:

Country:

Postcode:

E-mail:

Password:

Watch out for websites that ask your children for details you might prefer to keep private.

whatever they like with it, but very few sites say what it will be used for.

Details such as your email address or your full name and postal address can be misused by businesses and even sold to companies who compile lists of mailing addresses. Once this has happened, any company can acquire yours for marketing purposes, outside your control.

It's important your children understand the importance of protecting personal

information. If in doubt about responding to questions from a site on the Internet, they should check with you first. Another strategy is to participate more actively in your child's Internet time or, if you're seriously concerned, you might install an email password.

If you don't want to receive direct marketing information, think twice about giving out personal details — and make sure your children appreciate their value too.

Can you help?

Health insurance

CHOICE is looking into what health insurance funds have to offer and how to choose a good one. There's been a lot of change in regulation and the types of cover they can provide (see CHOICE, August 1997, for more on what's changed), so we'd like to know how the changes have affected you. For example, have you:

- Had problems understanding what your policy covers?
- Been prevented from going to the hospital of your choice?
- Had trouble transferring from one fund to another?
- Bought a policy that excludes a treatment you now need?
- Been hit with unexpected charges?
- Recently dropped out of health insurance because you can't afford the price hikes?

We'd like to use people's letters to help us write an article that addresses genuine current issues, and also to help our ongoing work in improving the information and cover health funds offer. We'd like to communicate your experiences in our magazine, to government ministers and the industry. Please let us know if you're happy for us to pass on your experiences, either anonymously or not. Your contact details would be helpful in case we need more information.

Write to **Health insurance**, CHOICE, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3377, or email us on ausconsumer@choice.com.au, by March 31. Thank you.

Toothbrush trial

Are you fed up with buying toothbrushes that aren't comfortable to use? In search of toothbrushes that keep people happy, CHOICE is conducting a trial that will assess different toothbrushes, and we need your help.

If you're over 18 and have a full set of teeth, without braces or dentures, we need you and your teeth. The trial will be held nationally and last three weeks, starting May 4. Each trialist will use approximately 10 toothbrushes, which you can keep at the end of the trial.

If you're interested in helping, please fax or write to us telling us a little about yourself. Brief details of the ages and sexes of people in your household and the type of toothbrush (soft, hard or medium) normally used by each adult will help us. Please include a daytime telephone number so we can contact you if necessary.

Write to **Toothbrush trial**, CHOICE, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3299, or email us on ausconsumer@choice.com.au, by March 31.

Thanks for your help.

No refund?

THE SIGN STIPULATED THAT NO REFUND would be given unless the item was returned in its sealed, unopened packaging. But doesn't the consumer have rights? What if the product is defective?

The Australian Competition and Consumer Commission (ACCC) recently took one retailer — Toys 'R' Us — to court over this type of "no refund" sign. Such messages misrepresent consumers' warranty rights. Even if the item is opened you're still entitled to a refund under certain conditions. It's the law.

The ACCC is concerned that signs like those displayed by Toys 'R' Us can mislead consumers into believing they have no right to a refund unless they abide by the store's restrictions (that the product is unopened). The Trade Practices Act states that the consumer is entitled to compensation if the item:

- Isn't of a "merchantable quality", meaning that it's not up to the basic level of quality and performance you would reasonably expect; or
- Isn't fit for the purpose the consumer made known to the seller at the time of purchase; or
- Doesn't match any description or sample given to the consumer — by advertising or packaging, say; or
- Has hidden defects which affect its quality.

Regardless of what a store's sign says, the consumer is always protected by these rights. If a retailer refuses to give a refund for a product that falls into one of the categories listed above, you should take the matter to your local fair trading/consumer affairs office.

The legal proceedings against Toys 'R' Us were resolved after the retailer agreed to refrain from using "no refund" signs and to apologise to its customers, who may have been misled about their warranty rights.



Guide to banking for older people

WITH REVOLUTIONARY CHANGES IN BANKING and finance, it's easy to feel left behind. To make sure that doesn't happen to older people, the Australian Pensioners' and Superannuants' Federation has launched the fourth edition of *Dollars & Sense* — the older person's guide to banking.

According to the AP&SF's Norah McGuire, *Dollars & Sense* is designed to help older people make informed choices. "A little information goes a long way — if you know how your accounts work, and how you can minimise fees or charges, you can take control and make your savings and your bank work for you," she said.

The publication includes practical advice for choosing an account to suit you, using electronic banking, and how to avoid unnecessary fees and charges. It also covers deeming, investing and what to do if you have a problem. For people specifically worried about new electronic services, the AP&SF has also reproduced the chapter on electronic banking separately.

Dollars & Sense is available for \$5 from the AP&SF. For a copy, call (02) 9281 4566 or write to Suite 62, 8-24 Kippax Street, Surry Hills 2010. For the *Older person's guide to electronic banking* brochure, send a business-size, self-addressed, stamped envelope to the same address.



Dollars & Sense: helping older people make the most of today's banking environment.

Loyalty schemes — moving the goalposts

THE ONLY REASON KIM WILSON bothered signing up for a Telstra Visa paycard was to earn a discounted airfare to Los Angeles. Before she joined, she called to confirm that the paycard reward points could be applied to her destination — she was wary of loyalty schemes and wanted to be certain she could use this one to her advantage.

Nearly a year after she'd joined the scheme, Kim contacted the rewards centre to see exactly how much her discount would be, given the number of points she'd accumulated and the price of the ticket. Only then was she told the loyalty program no longer offered Los Angeles as an eligible destination.

The change came as a surprise. "I realised when I applied for the card that the rewards can change," Kim said, "but I didn't envisage that the goalposts could be moved so far."

What made her more furious was the unsuspecting manner in which she stumbled upon the alteration. None of the



brochures or monthly statements made any mention of the change — she was left to discover it at her own inconvenience.

A lot of loyalty schemes operate with a disclaimer that allows them to change or terminate rewards at any time, with or without notice. It's an important reason to think twice before signing up with one of these programs, particularly if you're doing it for a specific reward. Sometimes there's no guarantee that what you see is what you'll get.

What's wrong with your bank?

Despite banks "tailoring banking to your needs", or having you "know where you stand", bank bashing is an Australian passion. In a recent CHOICE survey, 26% of people banking with the big four were dissatisfied overall, and this climbed to 56% dissatisfied with the fees charged on cheque accounts.

USING THIS ARTICLE

- Big bank, regional bank, credit union or building society? Your best banking choices — pages 7 and 8.
- What's wrong? Details of the problem areas we found — page 9.
- How do Australian bank fees measure up to those overseas? Page 11
- What you need to do when moving your account — page 11.

Our survey

In September 1997 we sent questionnaires to 15,000 CHOICE subscribers. 7225 people filled them in — which is an impressive response rate. The questionnaire dealt with the services banks, building societies and credit unions provide to their customers, focusing on their main day-to-day transaction accounts.

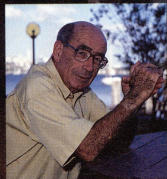
WITH OUR SURVEY RESPONSES WE received 505 letters, which was some-thing of a record. It shows how strongly people feel about their banking. Here are just some of their comments (we stress they're subscribers' opinions, not necessarily ours).

Service

"We receive correspondence from head office in Melbourne, and then exactly the same from our local branch. What a waste. Is one of the reasons they have to keep putting up their charges?"

"I was happy with the personalised service that I received at my branch. Then they cut staff and I became just another number. Things that were done in hours now take days."

"I tried to avoid the major banks, believing they do not provide a service. However, I'm back with them because of access and a base rate of fees."



Peter Elmslie has banked with one of the big four for over 40 years, and feels there's no recognition for his loyalty. He's had problems with his account in the past, and thinks

it's the customer who pays for inefficient bank staff. He tells us he would change, but isn't sure another bank would be any better.

Charges

"I believe with current low inflation people with low incomes would be better off putting their money under the mattress."

"They are trying to 'outlaw' piggy banks by charging \$5 to count coins."

"People shouldn't be penalised for using over-the-counter services. Not all of us are comfortable with new technology."

"In order to minimise bank charges, you have to think very carefully about all transactions."

"I have just left a credit union because they started to pass on the government charges and also brought in transaction charges."

Overall

"It's time the banks were regulated again. It seems it's only since they were deregulated that they have become such bully boys."

"Banking in Australia is hard work. The banks are continually changing account rules and fee structures, forcing customers to regularly review their personal banking arrangements in order to minimise fees and maximise interest rates."

"It's frustrating to hear about the major banks making huge profits, and then to be charged a fee for transactions."

"Since deregulation, rather than make banking cheaper and generally better for all, I see a system where the rich do well and those with middle to lower incomes finance this in costs and fees."

SURVEY

Our survey

Why do you bank there?

We asked why people chose to bank with the institutions they did. Perhaps not surprisingly, convenient location came top of the list overall, but for building societies and credit unions, low charges and good service were the most important features.

Twenty seven per cent of people said a main reason for choosing to bank with a particular institution was because they had a home loan there. And around four in 10 (42%) banked with an institution because they'd "always banked there". Given the relatively high levels of dissatisfaction with many of the banks, they don't seem to deserve such loyalty. If it's the hassle involved that's holding you back from changing accounts, see page 11 for some tips on doing it painlessly.

Over half (58%) of the respondents' main transaction accounts were with one of the big four banks — ANZ, COMMONWEALTH, NATIONAL AUSTRALIA BANK (NAB) or WESTPAC. This increased to 65% when their subsidiaries were also considered (including WESTPAC's recent acquisition of the BANK OF MELBOURNE).

Using your account

In 1996 (the latest figures) Australians wrote 112 million cheques, made around 40 million withdrawals from ATMs and 35 million EFTPOS transactions *each month*.

A high proportion (70%) have a cheque book attached to their main transaction account, despite the big savings in taxes that can be made if your account doesn't have one — see page 10.

Your balance

Fifty nine per cent of people had a typical balance of between \$500 and \$5000 in their accounts, with 21% having less and 20% more. For the banks this looks like something of a bonanza, because they're typically offering just 0.25% in interest (a total of \$2.50 a year on a \$1000 average balance), while charging up to 16% for money borrowed on a credit card (\$160 for a \$1000 loan).

Continued overleaf

BEST BANKING?

Most satisfied overall in our survey were customers of **credit unions**, with **building societies** not far behind. Of the banks:

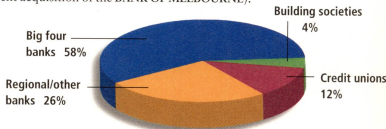
Best of the regionals:*

- BANK OF MELBOURNE.
- BANK OF QUEENSLAND.

And the big four:*

- Well behind the best of the other types of institution for customer satisfaction, but of the four the **ANZ**, **COMMONWEALTH** and **NAB** were close together, and ahead of **WESTPAC**.

*Based on those who said they were 'very satisfied overall' in our survey.



Where CHOICE subscribers bank

Readers' tips

"We saved over \$100 in the first year after we changed to a credit union."

"The bank waives the account-keeping fee if you have a term deposit with them (which I do)."

"I recently removed the cheque facility from my account because the charges were becoming exorbitant. I was being hit for the Government Debits Tax as well as bank fees."

"I like to use phone banking. With a young child it is not always convenient to go to a branch."

"We have found the easiest, cheapest and most convenient way to do our banking is to use a Visa card for all payments of accounts and shopping. We then pay the Visa account in full every month."

"Use an account with a range of electronic options. If you need to write cheques, have a separate cheque account and transfer money into the cheque account only when you need it."

Readers' views

■ 70% of readers who answered our survey didn't think it was reasonable for their bank to charge fees if they didn't keep a minimum balance in all their accounts.

■ 77% think customers will be worse off if the big banks continue to take over smaller institutions. This is especially true of people whose type of institution is most at risk of a takeover.

■ 80% think the Federal Government has a role in monitoring bank fees to make sure they aren't too high.

Mary McKenna from Mount Isa in Queensland wrote to us to complain about the aggressive marketing campaign she's

subjected to when visiting her branch. She says she doesn't object to being offered useful information, but that she's been subjected to hard sell from teller who "would be excellent candidates for World Series Debating".

PLEASE
WRITE
HERE

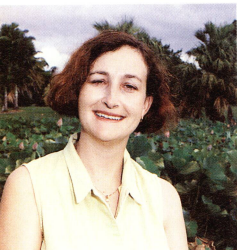
In the tables

We've reported on institutions where we had 50 or more responses (the number is shown in brackets after the institution's name). As you can see, this covered the big four banks and most of the regional banks too.

However, we had fewer reports on building societies and credit unions, and so are only able to give information about two individual institutions. As with many credit unions, the NSW TEACHERS CU has membership restrictions — it's only for people paid by the NSW Department of Education (and their immediate families).

Like most building societies, NEWCASTLE PERMANENT has a strong regional emphasis, and although it's possible to open an account away from a branch, there are likely to be problems — paying cash in, for example.

Because of the difference in numbers of responses for the major banks, regional/other banks, building societies and credit unions, we've compared them only within each of the four groups, not overall.



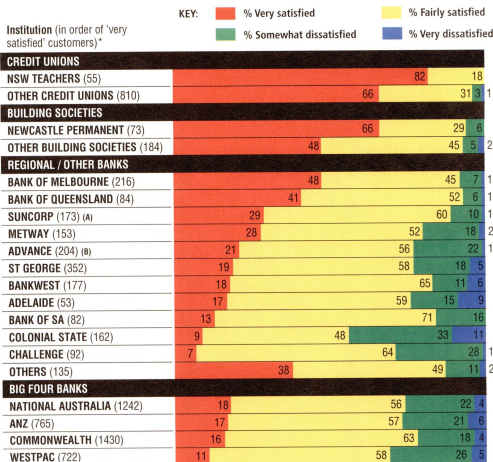
Joanna Spencer works at a remote mine site in north-west Queensland. She only gets back to Townsville on weekends and every sixth week, which would make it hard to do her banking if she wasn't with Suncorp — which has branches open on Saturday mornings.

Table 1: Overall satisfaction with bank, building society or credit union

As you can see, the most satisfied were customers of credit unions. There was little to choose between three of the big four banks in terms of very satisfied customers, but the fourth, WESTPAC, had significantly fewer than average.

For the regional banks satisfaction varied. At one end of the scale the BANK OF MELBOURNE and the BANK OF QUEENSLAND did well, with significantly more very satisfied customers than average. At the other end, COLONIAL STATE and CHALLENGE did poorly, with significantly fewer very satisfied customers than the average.

These two banks were taken over some time ago by larger institutions (COLONIAL STATE was the STATE BANK NSW and is now owned by COLONIAL MUTUAL, CHALLENGE is now owned by WESTPAC).



* Numbers in brackets are the number of people who responded for each institution.

(A) Advance was formerly a building society, but has now merged with Metway to become part of Suncorp-Metway. However, it still trades as a separate bank.

(B) As we went to press, Advance was being absorbed by St. George, following its takeover in January 1997. Percentages don't always add up to 100 because of rounding.



Colonial.
State Bank

ANZ

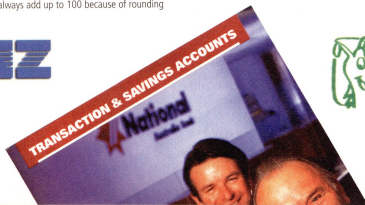


Table 2: Best and worst for service

Here we take a look at a variety of services that banks, building societies and credit unions provide. The left side of the table shows the percentage of people very satisfied with the different types of institution — in effect, whether you're better off with a major bank, smaller bank, building society or credit union. The right side of the table lists the names of specific banks which had significantly more or fewer 'very satisfied' customers for the various services we asked about.

■ Branch visits

Over all, most people were satisfied with the number of branches, though fewer were 'very satisfied' with those available for credit unions and regional banks.

■ ATMs

It's impressive to see the levels of 'very satisfied' people for the number of ATMs are higher for credit unions and building societies than for banks. This may be because of the networked nature of their ATMs, or because they are often very regionally based.

KEY: ■ Significantly more 'very satisfied' customers than average

■ Cheques

Clearly cheque clearance times are not perceived as a problem for credit unions, even though there's currently another step in the process (credit unions can't issue cheques themselves; they have to use a bank to do it for them, so the cheque has to clear through the bank first).

■ Telephone banking

Only 38% of people had used telephone banking. It had a relatively high level of satisfaction among those who had.

■ In general

There is a huge difference in customer satisfaction between institution type. Two-thirds (66%) of credit union customers were very satisfied overall. In contrast, just 16% of big bank customers felt the same way.

We also asked how people thought they were treated compared to five years ago. Over a quarter of those with banks thought they were treated worse. In contrast, only 7% of those with a credit union and 12% with a building society felt the same way.

■ Significantly fewer 'very satisfied' customers than average

SCORES = % VERY SATISFIED						BANKS WITH SIGNIFICANTLY MORE OR FEWER VERY SATISFIED CUSTOMERS			
Service aspect	Total	Credit unions (870)*	Building societies (258)*	Regional / other banks (1896)*	Big four banks (4201)*	Within the big four banks		Within the regional banks	
						Significantly more very satisfied	Significantly fewer very satisfied	Significantly more very satisfied	Significantly fewer very satisfied
BRANCH VISITS									
Number of branch locations	22	12	29	17	25	Commonwealth	ANZ, Westpac		
Branch staff's knowledge	18	39	32	20	13				BankWest, Colonial State
Branch staff's courtesy	36	66	59	39	28	NAB, ANZ	Commonwealth	Bank of Qld	Challenge, Colonial State
Branch staff carry out instructions accurately	23	48	40	26	16	ANZ	Westpac	Bank of Qld	BankWest, Colonial State
Branch opening hours	18	34	44	30	8			Adelaide Bank, Bank of Melbourne	Bank of SA, BankWest, Challenge, Colonial State
Queue length	14	46	26	15	7	ANZ	Commonwealth	Bank of Qld	BankWest, Challenge
ATMs									
Number of ATM locations	18	25	28	16	17	Commonwealth	ANZ, Westpac		Colonial State
Reliability of ATMs	23	41	32	24	19	ANZ		Bank of Melbourne	
CHEQUES									
Cheque clearance times	8	18	13	6	6	NAB			
Cheque fees and charges	10	36	20	7	5		Westpac		Challenge
TELEPHONE BANKING									
Clear instructions	31	47	(A)	29	27				Colonial State
Accurate information provided	33	53	(A)	29	29				
Operator support	25	37	(A)	21	23				
IN GENERAL									
Overall satisfaction	26	66	53	25	16		Westpac	Bank of Melbourne, Bank of Qld	Challenge, Colonial State
Scores below = % who agree with this statement						Significantly fewer agree		Significantly more agree	
"The institution treats me worse or much worse than five years ago" (%)	26	7	12	28	29	Significantly fewer agree: Bank of Melbourne, Suncorp		Significantly more agree: Challenge, Colonial State	

* The number in brackets is the number of people who reported on each group of institutions.

(A) Not enough replies to report a result.

Banks vs building societies and credit unions

Most customers of credit unions and building societies were happy with the number of ATMs they could use. Their ATM networks are widely accessible despite the regional nature of many of these institutions.

As you'll have seen from the tables on pages 8 and 9, the level of satisfaction with both building societies and credit unions was higher than with banks. So are there any disadvantages to using them?

We heard from some subscribers who said DSS payments or wages couldn't be automatically paid into credit union accounts. However, there would appear to be no reason for this, and the DSS assures us there should be no problem. But we do know building society and credit union direct debits may not be acceptable to some companies (for example,

Westpac Visa). See *Vote with your feet*, right, for more information about direct debits.

What's the difference?

These days, there's very little difference between banks, building societies and credit unions. All financial institutions are able to provide similar services and access. According to a spokesperson from the Australian Bankers' Association, "At the end of the day, the difference between Bank A and Bank B could be greater than the difference between Bank A and Credit Union B."

The primary differences are structural and motivational:

- Banks are publicly listed companies and need to look after shareholders.
- Credit unions are what's called 'mutual' organisations — all members are shareholders and everyone gets one vote. Their motivation should be based on keeping members satisfied.
- Building societies may have shareholders or be mutually owned.



Five years of big bank profits

	1993	1994	1995	1996	1997
ANZ	\$247m	\$822m	\$1.05bn	\$1.12bn	\$1.02bn
Commonwealth	\$443m	\$682m	\$983m	\$1.12bn	\$1.08bn
NAB	\$1.13bn	\$1.71bn	\$1.97bn	\$2.10bn	\$2.22bn
Westpac	\$39m	\$705m	\$947m	\$1.13bn	\$1.29bn

As you can see, the profits are astronomical — for the big four a total of nearly \$22 billion over the five years shown (\$1 billion = \$1000 million). With increased competition for home loans, the profit margin has fallen, so banks have looked to fees and charges for increased revenue. In our survey, it was fees and charges that had most people complaining.

Avoiding the taxes

Taxes can make up a large proportion of the costs of running a transaction account. Except in Queensland, Financial Institutions Duty (FID) is payable on money deposited into your account at a rate of 0.06% (0.065% in SA) — so six cents for each \$100 (6.5 cents in SA).

However, the big slug comes from Debits Tax. This is payable on all withdrawals from accounts which have a cheque book facility. For example, you'll pay 70 cents for withdrawals from \$100 to \$499 (35 cents in Tasmania), and \$1.50 for those from \$500 to \$4999 (75 cents in Tasmania). In Tasmania there's an additional Debits Duty of 15 cents for withdrawals, whether or not the account has a cheque book, and in the NT there's a 10 cent Electronic Debit Duty.

To cut down on the taxes, you could make heavy use of a credit card that you pay off in full each month, and so minimise the number of transactions on your account. Or it can be worthwhile running two accounts — one with a cheque book and one without. You transfer money to the one with a cheque book only as it's needed, and so avoid being taxed on all your everyday ATM and EFTPOS withdrawals from your main account.

Some credit unions have absorbed the taxes on accounts in the past, though this is now rarer. However, you may find that, because credit unions currently can't issue cheques in their own right (they're effectively using a bank's cheques), debits tax may only be applied to cheque transactions.

Vote with your feet

Miserly interest rates and excessive charges don't seem to be enough to get people looking for better treatment. Less than a quarter of the people who responded to our questionnaire had changed institutions for their main transaction account in the last five years.

It's certainly true that moving your account can be a chore, and is likely to involve you in some expense — if you fall below a minimum balance with one account, or in extra taxes when you transfer money from one account to another. But don't give in. It's only by moving your account that the institutions will realise they can't keep putting up fees and charges, or even closing branches. (See also *Banking for free*, page 52.)

Moving your account

When moving your account, don't expect just to close the old account and start up the new one. Running two accounts for a time is a good idea. There are almost bound to be problems because, in part, much of our banking is now automatic. Payments for health fund membership, credit card, home and other loans, insurance and even your CHOICE subscription can be made automatically from your account if you choose. It's important these payments continue.

First open your new account. Then ask your current institution for a list of direct debits and periodic payments made from your old account. The difference between the two is that a periodic payment is initiated from your account — you've asked for a payment to be made on a certain date each month, say. A direct debit is initiated by the company receiving the money.

You set up periodic payments from the new

How do we compare internationally?

To get our banking system in perspective, it's fair to look overseas, so we collected information about accounts with large banks in Canada, New Zealand, the US and the UK.

Australian banks argue profits from home loans have been cut, due to a combination of increased competition and the current low interest rates, so they look elsewhere for profits. For most of us, that elsewhere is with fees and charges. Australia isn't alone in charging fees, though ours already look high, and seem to be heading only upward.

In Canada, the US and New Zealand the banks offer a mixture of accounts, as in Australia, with set monthly fees and transaction fees. Some accounts get pretty expensive — in Canada, for example, you could find yourself paying over \$300 a year in account-keeping fees to get unlimited 'free' transactions. However, clear winners in our international survey are the British, with no fees for most accounts unless they're overdrawn.

CHOICE thinks the government should play a more active role in monitoring bank charges — as did 80% of the people responding to our questionnaire.

account by giving the bank details of the payment. All you'll need are the account details to which the payment is made.

Direct debits are generally set up through the organisation receiving the money. You'll need to complete a form from the company and give it to them for processing and passing to the institution where your new account is held.

Cancel the old payments at the time you set up the new ones to avoid paying twice.

It's also a good idea to check your old statements over the last year to identify payments made automatically *into* your account. For example, if you've got shares or a term deposit, the income payment (dividends or interest) may well be paid directly into your account, so you'll need to inform the organisation or registrar concerned of your new details. And don't forget to give the details of the new account to your employer if your salary is automatically paid in. □

Branching out

Branch closures are a concern for many consumer groups and communities. We had a number of letters detailing problems with long drives since the closure of a branch, and some smaller communities left without the banking facilities they need for tourists as well as locals.

CreditCare is a joint government and credit union initiative to facilitate the opening of credit unions in areas without adequate banking facilities. CreditCare operates nationally, concentrating in remote areas, and can be contacted on (02) 9333 7314.

There's also a useful information pack available from the NSW Department of Fair Trading, aimed at communities facing bank closure. It includes an action kit to help a community organise to fight the closure. The kit is available free by phoning (02) 9895 0066, and is available whether or not you live in NSW.

Checking back over past statements can help you make sure you don't miss things like direct debits and periodic payments when moving your account.

		TRANSACTION DETAILS		AMOUNT	BALANCE
DATE	REF				
18/12		BALANCE BROUGHT FORWARD		75.00-	16757.61
19/12	2926	PERSONAL CHEQUE - 353473			16661.88
19/12	3353	DIRECT ENTRY - LODGEMENT REF. 020102021-1574-04		20.73-	16661.88
22/12	2948	REMITTER NAME - ROYAL & SUNKALLIA HEAD OFFICE WITHDRAWAL LOAN TRANSFER TO		1000.00-	15661.88
22/12	1186	NON STG EFTPOS - ERSKINEVILLE CELLARS ERSKINEVILLE		96.85-	15565.03
22/12	2926	NSW PERSONAL CHEQUE - 353475		210.00-	15355.03
23/12	3643	STG ATR WITHDRAWAL - ST. GEORGE 243-245 KING		300.00-	15055.03
23/12	5091	STANEDOWN AU DIRECT ENTRY - LODGEMENT REF. 020102021-1574-04		1470.09	16525.12
25/12	2920	REMITTER NAME - NATIONWIDE N PURCHASE - ON : 22/12 STRANDBAGS 142		49.95-	16475.17
30/12	2920	SYDNEY AU PURCHASE - ON : 27/12 TELSTRA PAY BY PHONE		186.75-	16288.42
31/12	1911	AUSTRALIA AU		16.55	16304.97
31/12	1922	INTEREST PAID -		12.30-	16269.75
31/12	1917	F.I.D. - GOVT. DEBITS TAX -			16257.45

Crumbed or battered fish products are great for convenience, but when it comes to fish content, what you buy can be a mystery catch.



What's fishy about crumbed fish?

IN BRIEF

■ There's no way of knowing how much fish you're getting in coated products — the fish content varies considerably and manufacturers don't tell you on the label. We give you the answer in our table on page 15.

■ Some fresh fish are particularly high in potentially heart-healthy omega-3 fats. We tell you which ones in *Finding fish oils* on page 14.

■ There are simple ways to cook fresh fish that are likely to be more nutritious than coated products — see *Fresh fish in a flash* on page 13.

COATED FISH PRODUCTS ARE POPULAR with children and adults alike, but it's very hard to tell what the quality of the fish inside the coating is like. To find out, we tested a range of fish fingers, coated fish fillets and portions, and other frozen fish products. The table on page 15 tells you which of them combine quality with value for money. We also looked at how coated fish products stack up nutritionally.

What's inside?

You won't find whole fish fillet inside any of the coated products we tested. Nine of the 11 fish fingers on test and all the 'no name' fish portions were made of fish 'mince' — a sieved blend of leftover trimmings, pieces of fish left on the bones after filleting, and whole fish too small to fillet. However, only two of these products, **HOME BRAND 40 Fish fingers** and **BLACK & GOLD 15 Fish fingers**, said that they were made of fish mince in the ingredients list.

The brand-name coated fish portions, the 'fish-in-sauce' products and two of the fish fingers we looked at were made from 'compressed' fillets — blocks of pieces of fillet that have been compressed, frozen, cut and processed.

All the products calling themselves fish 'fillets' did contain compressed fillets rather than fish mince, unlike in previous CHOICE tests. The labels said

'portions' rather than 'fillets' when the fish content was mince, which is a guide you could use when buying. However, a number of compressed-fillet products had pictures on the packets that looked more like a single fillet (see *Behind the picture*, right).

Half the products were only labelled as containing 'fish' or 'white fish'. If you're interested in the type of fish, it's likely to be one or more of several types of either hoki or hake.

What is quality?

Manufacturers specify the quality of the fish they buy for coated products, usually based on the product's positioning in the market — 'quality' or 'budget-priced'. Some of the mince products had a mushy texture and some also contained flecks of skin, indicating a poorer quality.

How much fish?

Of the products we tested, three coated fish products, one brand of fish fingers and two fish products mixed with other ingredients such as potato were less than half fish. Overall, the fish content varied considerably, from 100% in the four **I&J** and **BIRDS EYE** uncoated products shown at the bottom of the table down to about 33% in **I&J Sea shanty's**.

You may like the coating, sauce or other ingredients, but you'd still expect a reasonable amount of

fish — and even the more expensive brands don't necessarily have more fish in them. CHOICE would like to see the proportion of fish clearly labelled as 'minimum percentage fish content' so you can compare similar products and know what you're buying.

Fat and sodium

The coated products we tested were between 7% and 19% fat — which is less than in many other 'fast' meals you could choose. The four products that weren't coated contained from less than 1% to 4.4% fat — what you'd expect to find in fresh white fish.

Most of the fat in the coated fish comes from polyunsaturated vegetable oils or the monounsaturated canola oil added to the batter or crumbs. Both these oils can lower the level of 'bad' cholesterol (LDL) in the blood, and mean that eating these processed fish products instead of meat (which contains saturated fat and so may increase this form of cholesterol) at some meals is a good idea. Including fresh fish and canned fish (particularly sardines) in your diet may also provide additional benefits. For more on this, see *Finding fish oils overleaf* and *Need an oil change?*, CHOICE, March 1997.

The recommended maximum daily intake of sodium for both adults and children over seven is 2300 mg. As you can see from the table, many of these products would contribute a significant proportion of that. Extras, such as cheese or tartare sauce, can further increase your sodium and/or fat intake.

What to buy for value for money

You can look at value for money in frozen fish in two ways:

- How much fish do you get for your dollar?
- How much food overall do you get for your dollar?

The table on page 15 gives you the answers to both of these — see columns 7 and 8.

■ The cheapest fish fingers on both counts were NONAME 40 Frozen fish fingers at 55 cents per 100 g of fish and only 32 cents per 100 g of their total weight. The most expensive were BIRDS EYE 10 Fish fingers at \$2.06 per 100 g of fish and \$1.03 per 100 g of total weight. The higher price reflects the better-quality compressed fillet used. It's worth noting that the 'economy' 1 kg pack of 40 BIRDS EYE Fish fingers is much cheaper on both counts, probably because it uses fish mince.

■ The cheapest coated fish product for both fish content and total weight was HOMEBRAND 6 Battered fish portions. However, if you want a compressed fillet rather than mince, SEALORD Fillet of fish with a layer of batter was the best value overall, and FARM-LAND Oven bake 7 fish fillets in batter the cheapest for fish content.

Fresh fish in a flash

Eating more fish is a great way of improving your diet, and cooking it isn't difficult or time-consuming. Here are some tips to help you buy and prepare fresh fish.

Buying tips

All fish and shellfish should have a pleasant, mild sea tang — not a strong fishy smell.

Whole fish

■ Eyes should be bright and bulging — not sunken.

■ Flesh should be firm, and spring back when touched. If you hold a fish up by the tail, it shouldn't be limp or floppy.

■ The fish should be glossy and bright in colour.

■ Gills should be free of slime and be a bright red colour. The gills will darken to a dull brown when a fish is stale.

Fillets and steaks

■ Fresh fillets and steaks should be firm, smooth and shiny.

■ They shouldn't ooze water when touched (this can indicate the fish has been frozen and thawed).

■ There should be no discolouration.

■ Any skin should be firmly attached.

Shellfish

■ Shells should have a good, lustrous colour, be intact and have no discolouration, particularly at the joints.

Storage tips

■ Oily fish can be safely frozen for three months, lean fish for six months. Smoked fish doesn't freeze well.

■ Whole fish should be gutted, gilled, washed and dried before freezing, while fillets and steaks should be washed and patted dry. The fish should then be sealed in plastic (removing as much air as possible) and labelled with the date.

■ When you're ready to eat the fish, thaw it in a microwave using the defrost setting or overnight in the fridge.

■ Cook thawed fish before refreezing, as any bacteria are killed only by cooking, not freezing. For more information about food safety in the home, see *Food poisoning — could it happen to you?*, CHOICE, September 1997.

Cooking tips

You can bake, grill, steam, poach, microwave, stir-fry or barbecue fresh fish. Cooked fish looks opaque or white in colour and will flake easily when tested with a fork. If your fish ends up dry and falls apart easily it's probably been overcooked.

Wrapping it in foil to cook helps keep it moist, and you can add flavours such as lemon juice, garlic, herbs, spices (like ground black pepper), tomatoes or white wine inside the foil 'package'. In a microwave use a steamer or covered container with a small amount of water, and keep a close eye on it as fish can overcook very quickly.

Behind the picture

Even though the picture on the packet of Birds Eye Oven bake lemon crumbed fish fillets looks like a single fillet, the contents are compressed fillets, as you can see as soon as you put a fork in them.





Dolphin-safe — is it relevant?

Sealord, Birds Eye and I&J products feature either a 'Dolphin safe' or 'Dolphin friendly' logo on the packet. In theory, this claim means they've taken steps to minimise any harm to dolphins when fishing. However, these logos are more meaningful when placed on tins of canned tuna than the products we tested.

Unlike dolphin, which is a surface swimmer like the tuna it can be caught with, the species of fish found in coated products are caught in nets placed deep in the ocean. So don't make your purchasing decision on this basis.

Table notes

1 Mince or compressed fillet

The fish in coated fish products is either mince or compressed fillets — for more information, see *What's inside?*, page 12. If you prefer something closer to real fish texture, go for a brand which uses compressed fillet or try some of the 100% fish products in the table.



Shape is no guide to whether it's fish mince or compressed fillet. The one on the left is mince, the one on the right fillet.

2 Pack size / price per pack

This is the size we tested, which was the smallest pack we could find. The price per pack is approximately what you can expect to pay, based on our price survey of supermarkets in Sydney, Melbourne and Brisbane.

Fish fingers usually come in either a 375 g or 1 kg pack, and some brands are available in both sizes. Most fish portions and fillets come in a 400 to 500 g pack containing six pieces. Larger 'economy' packs may suit bigger families and represent better value for money, but can be

Finding fish oils

Healthy eating advice says we should be eating less fat, particularly saturated fat — too much of which increases the risk of heart disease because it raises blood cholesterol levels. However, it's also important to get the right balance of fats in your diet.

Attention is currently focusing on the potential health benefits of omega-3 fats, a group of polyunsaturated fats found mainly in fish and some plants. Eating one or two fish meals a week may provide enough omega-3s to benefit heart health, particularly if you currently don't eat any fish.

Oily fish such as mackerel, Atlantic salmon, sardines, tuna, trevally and tailor are good sources of omega-3 fats. Canned sardines, salmon and tuna are also good sources. The fish in the coated products in this test won't provide much in the way of omega-3s. However, the canola oil used in the coating of many of these products does contain a small amount of the plant version of omega-3s.

On the basis of current evidence, your best bet is to aim for two fish meals a week, with an emphasis on oily fish.



different products, as was the case with **BIRDS EYE Fish fingers**.

The measured weight was slightly greater than the labelled net weight for almost all products, so we used an average of six packs for our calculations in columns 7 and 8.

3 Serve size

For coated fish fillets/portions, this equals one piece, taken from the nutrition information on the label. Although manufacturers generally indicate a serve on their label as one fish finger, we made a serve a much more realistic three fish fingers.

4 Total sodium per serve

This tells you how much sodium is in one fish portion (or in the case of fish fingers, three fingers). The recommended maximum daily intake of sodium for both adults and children over seven is 2300 mg.

5 Total fat per serve

If you need to closely monitor your fat intake, this column tells you how much is in one fish portion (or three fish fingers).

6 Fish content

We removed the coating from the coated fish and fish fingers to find out how much fish was in each product. Although we used a standard internationally recognised method, fish content can't be measured exactly; we give the average of

six samples. The fish content of the 'other frozen fish products' containing less than 100% fish was supplied by manufacturers.

7 Price per 100 g of fish

If you want as much fish as possible for your money, this column tells you which products provide it.

8 Price per 100 g of total weight

If price is your top priority, look for the cheapest product in this column with other characteristics you want. As for column 7, prices were based on our survey findings, so may not be exactly what you'll find when you shop.

Footnotes

- (A) This product may have changed since our test.
- (B) Not available in the NT, Tasmania or WA.
- (C) We looked at both the 250 g and 1 kg pack of Birds Eye Fish fingers because they had different forms of fish. The 250 g pack had fish made up of 78% compressed fillet and 22% fish mince. The 1 kg pack contained only mince.
- (D) 1 kg pack is also available.
- (E) Sealord Fish Flips are shaped like small fish rather than a fish finger. Although we couldn't find one when we tested, a 420 g pack is also available.
- (F) Only available in NSW.
- (G) A 200 g serve will consist of approximately two steaks. The pack contains four or five steaks, depending on their size.
- (H) A 150 g serve will consist of one to three fillets. The pack contains six to 10 fillets, depending on their size.
- (I) Includes a small amount of krill.
- (K) Made from whole fish fillets or steaks.

FROZEN FISH PRODUCTS

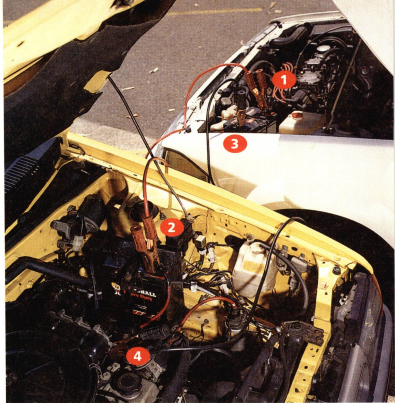
Brand / product (in order of lowest to highest price per 100g of total weight, within groups)

	1	1	2	2	3	4	5	6	7	8
	Fish mince	Compressed fish fillet	Pack size tested (g)	Price per pack (\$)	Serve size (g)	Total sodium per serve (mg)	Total fat per serve (g)	Fish content (%)	Price per 100 g of fish (\$)	Price per 100 g of total weight (\$)
FISH FINGERS										
NO NAME 40 Frozen fish fingers (A) (B)	✓		1000	3.28	75	323	8.3	58	0.55	0.32
HOMERAND 40 Fish fingers	✓		1000	3.58	75	323	8.3	56	0.61	0.34
NO FRILLS 40 Fish fingers	✓		1000	3.45	75	181	7.8	53	0.64	0.34
SAVINGS 40 Fish fingers	✓		1000	3.45	75	315	8.7	49	0.69	0.34
BIRDS EYE 40 Fish fingers (C)	✓		1000	5.40	75	195	7.4	51	1.02	0.52
BLACK & GOLD 15 Fish fingers (A) (D)	✓		375	2.06	75	323	8.3	56	0.96	0.54
SEALORD Fish flips hoki fillets in a golden crumb (E)		✓	820	5.96	105	473	10.7	53	1.25	0.66
FARMLAND 15 Fish fingers (D)	✓		375	2.79	75	315	8.8	51	1.38	0.71
FARMLAND 15 Fish fingers, no added salt	✓		375	2.79	75	33	8.7	57	1.25	0.71
I&J Tasty Fish fingers (D)	✓		400	3.01	75	190	9.0	54	1.36	0.73
BIRDS EYE 10 Fish fingers (C)		✓	250	2.67	75	195	7.4	50	2.06	1.03
COATED FISH PORTIONS										
HOMERAND 6 Battered fish portions	✓		500	2.15	83	325	15.5	67	0.57	0.38
HOMERAND 6 Crumbed fish portions	✓		500	2.15	83	279	12.2	56	0.73	0.41
SAVINGS Oven fry crumbed fish portions	✓		500	2.15	67	206	10.7	59	0.70	0.42
NO FRILLS Crumbed fish portions	✓		500	2.29	84	277	10.9	58	0.78	0.45
NO FRILLS Lemon crumbed fish portions	✓		500	2.29	84	204	11.0	60	0.77	0.46
BLACK & GOLD Oven fry crumbed fish (A)	✓		400	2.11	83	224	12.8	58	0.87	0.51
SEALORD Fillet of fish with a layer of cheese		✓	460	3.78	77	216	11.6	47	1.64	0.77
FARMLAND Oven bake 7 crumbed fish fillets (D)	✓		500	4.15	72	164	9.2	52	1.49	0.78
FARMLAND Oven bake 7 fish fillets in batter	✓		500	4.15	72	306	9.4	57	1.39	0.79
FARMLAND Oven bake 7 crumbed fish fillets with lemon (D)	✓		500	4.15	72	151	8.9	44	1.82	0.80
FARMLAND Oven bake 7 crumbed fish fillets, no added salt	✓		500	4.15	72	95	9.6	49	1.66	0.81
I&J Light and crispy Pacific Ocean hake with a hint of lemon	✓		425	4.23	71	376	8.4	52	1.85	0.96
IGA Crumbed fish	✓		425	4.03	72	210	7.3	61	1.59	0.96
BIRDS EYE Oven bake crunchly potato crumbed fish fillets	✓		425	4.46	71	358	7.8	53	1.84	0.98
BIRDS EYE Oven bake lemon crumbed fish fillets	✓		425	4.47	71	291	9.9	64	1.54	0.98
BIRDS EYE Oven bake original crumbed fish fillets	✓		425	4.42	71	237	9.9	61	1.63	0.99
BIRDS EYE Oven bake tangy salt and vinegar crumbed fish fillets	✓		425	4.46	71	420	9.9	58	1.70	0.99
SEALORD Premium hoki fillets in light tempura batter	✓		425	4.48	70	305	10.9	59	1.69	0.99
FARMLAND Light oven bake 6 crumbed fish fillets	✓		375	4.15	63	208	4.4	66	1.52	1.00
BIRDS EYE Oven bake herb and garlic crumbed fish fillets	✓		425	4.46	71	577	8.6	58	1.76	1.02
BIRDS EYE Oven bake lightly battered fish fillets	✓		425	4.45	71	306	7.6	64	1.60	1.02
SEALORD Hoki fillet in tasty bread crumbs	✓		425	4.48	70	259	6.9	58	1.75	1.02
SEALORD Deep sea dory in a tasty cheddar crumb	✓		425	5.00	70	415	9.5	50	2.11	1.06
FARMLAND Light oven bake 6 crumbed fish fillets with lemon	✓		375	4.15	63	139	5.0	68	1.57	1.07
BIRDS EYE Oven bake deep sea dory crumbed fish fillets	✓		425	4.86	71	222	10.5	64	1.72	1.09
SEALORD Deep sea dory fillets in a light crispy crumb	✓		425	5.12	70	354	9.5	61	1.81	1.11
BIRDS EYE Oven fry 6 junior crumbed fish fillets	✓		250	2.93	42	140	5.9	62	1.84	1.13
SEALORD Deep sea dory fillets in a lemon pepper crumb	✓		425	5.12	70	332	9.5	56	2.08	1.18
I&J Extra light Pacific Ocean hake with a hint of lemon	✓		375	4.91	63	91	5.9	69	1.88	1.29
OTHER FROZEN FISH PRODUCTS										
I&J Sea cakes	✓		425	3.04	71	236	7.0	39	1.83	0.71
BIRDS EYE 6 Fish cakes	✓		300	2.35	50	215	4.8	51	1.44	0.73
I&J Sea shanty's	✓		420	4.26	35	137	4.8	33(u)	3.01	1.00
FARMLAND Fish in cheese sauce with chives		✓	200	2.19	200	540	12.0	51	2.09	1.07
FARMLAND Fish in parsley sauce		✓	200	2.19	200	584	9.8	52	2.05	1.07
I&J Fish in sauce, herb and garlic		✓	200	2.39	200	380	11.4	52	2.25	1.17
I&J Fish in sauce, parsley		✓	200	2.39	200	536	9.2	54	2.18	1.18
I&J Catch of the day cape hake fish steaks (F)		Whole (kg)	560	6.78	140	80	1.0	100	1.19	1.19
BIRDS EYE Cape hake fish steaks a la naturelle (G)		Whole (kg)	400	5.06	200	100	5.4	100	1.23	1.23
BIRDS EYE Smoked cod fish steaks a la smoked (G)		Whole (kg)	400	5.05	200	1060	8.8	100	1.25	1.25
I&J Catch of the day North Sea whiting fish fillets (H)		Whole (kg)	600	9.50	150	108	1.0	100	1.52	1.52



When your battery's flat

Jump-starting a car should be a relatively easy operation — if your jumper leads are up to the job and you follow some basic safety precautions. We tell you what to look for when you're buying jumper leads, and how to jump-start a car safely.



How to jump-start your car safely — see right for details.

IN BRIEF

- Three of the four jumper leads we tested smoked, blistered or even exploded when subjected to tests from the Australian standard.
- We couldn't find any products in shops that even claimed to meet the standard. So see *What to look for* (below) for advice when buying.

IT USUALLY HAPPENS WHEN YOU'RE IN A hurry: you try to start your car and all you get when you turn the key is a pathetic yodel, followed by silence. The battery's flat.

Although many people could call a motoring organisation to get professional assistance, you're likely to save yourself the wait by asking a friendly fellow-motorist to lend you their battery power and trying to jump-start your car yourself.

While this should be a relatively simple operation, you need to be aware of the possible dangers to you and your car. And you should have the appropriate equipment: good-quality jumper leads that can handle the job.

What to look for when buying jumper leads

- Ideally, look for jumper leads that claim to meet the Australian standard's requirements. However, such a product may be very difficult to find.
- Look for 200 amp leads to be on the safe side in most situations — particularly if you have a car with a large engine (six or more cylinders), or if you live somewhere that gets very cold in winter.
- You'll usually have to rely on the packaging to find out the leads' capacity, because their thickness isn't a reliable indicator (the 100 amp cable and one of the 200 amp cables in our test looked the same thickness). Don't buy jumper leads that don't tell you what capacity they are.
- The two cables in the set should be different colours (usually a red positive cable and a black negative one), and carry instructions on how to use them for jump-starting a car.
- Jumper leads are usually sold in blister packs or plastic bags, so you may not be able to inspect them very closely. If you can, check for thick insulation on the clips and a solid connection to the cable.

What's a good jumper lead?

There's a non-mandatory Australian standard for jumper leads (AS 2697-1990) with requirements that CHOICE thinks make very good sense:

- In an electrical performance test in which the leads are exposed to their rated current for three minutes, the voltage drop across the full length of a lead should not be more than one volt (V). This is a severe test (jump-starting a car may take only a few seconds).

The voltage drop indicates the lead's resistance. The higher a conductor's resistance, the more its temperature will increase when a current is flowing through it. High temperatures in jumper leads can cause the insulation to melt or even burn, so more than a 1 V drop is undesirable.

Also, if the lead's resistance is high enough to cause the voltage of the booster battery to drop by several volts to, say, 9 or 10 V for a 12 V battery, this may not be enough to jump-start the car, making the jumper leads useless.

- The leads should be permanently marked with information such as their maximum current rating and instructions on how to jump-start a car safely.
- Insulation at least 1.5 mm thick should cover all the clips completely, except for an area of up to 25 mm from the end of their jaws. This is to prevent the clips accidentally touching metal engine parts, which would lead to a short circuit and could destroy the battery.
- The cables should be clamped or crimped to the clips, and then soldered to ensure a solid connection. If a clip separates easily from the lead, the cable could touch metal parts and cause a short circuit.

How to jump-start a car

■ If you have easy access to professional help (for example, if you can get on-road assistance from your motorist organisation), use it. Some organisations don't recommend jump-starting your car yourself unless you're confident you know what you're doing.

■ If you want to jump-start the car yourself, check the owner's manual first — it may have special instructions, or even recommend against doing it at all.

■ If possible, ensure good ventilation, as batteries produce explosive hydrogen gas. Don't smoke or bring a naked flame near the battery.

■ Make sure your car's discharged battery and the booster battery in the other car have the same voltage rating (usually 12 V).

■ Don't jump-start a completely discharged battery, as it may be internally damaged. You can determine if it's completely discharged by trying the interior light.

■ **Warning:** The two cars mustn't touch each other, as this would create a potentially hazardous electrical connection. If it does happen, disconnect one of the clips again, but be extremely careful you only touch the clip's insulation and under no circumstances touch any parts of either car.

■ Make sure both cars have their ignition and electrical accessories switched off, and are in 'neutral' or 'park', with their handbrakes on.

■ Connect one clip of the red (positive) lead to the red positive (+) terminal on the booster battery (1). If the terminals on the battery aren't colour-coded or labelled

with '+' or '-', the positive terminal is usually larger than the negative one.

■ Connect the other clip of the red lead to the positive terminal on the discharged battery (2).

■ Connect one clip of the black (negative) lead to the black negative (-) terminal on the booster battery (3).

■ Connect the other clip of the black lead to 'earth' on the 'dead' car — for example, to its engine block (4) — not to the fourth battery terminal.

■ **Warning:** Once they're connected, don't allow a clip from the red lead to contact a clip from the black lead, as this would result in a short circuit.

■ Start the car with the charged battery and let it idle for a couple of minutes to ensure a stable voltage.

■ Turn the ignition to try to start the engine of the stalled car.

■ Allow both engines to run for around five minutes until the engine with the flat battery idles smoothly.

■ Leaving both engines idling, disconnect the jumper leads in the reverse order: (4), (3), (2), (1).

■ **Warning:** On-board computers (for example, fuel-injection systems) may be damaged by the high-voltage spark (power surge or spike) that can occur when disconnecting the leads. To reduce the chances of this happening, switch on the stalled car's headlights before disconnecting the cables — this will enable the surge to be absorbed through the electrical system. Alternatively, you can buy jumper leads with a 'computer protector' that filters the surge.

■ The overall length of the jumper leads shouldn't be less than 2.7 m, so the cars don't touch.

In our test

We wanted to find out whether any jumper leads commonly sold in retail outlets are manufactured according to the requirements of the standard.

We couldn't find any leads that carried the StandardsMark, or even claimed to meet the standard's requirements. So we bought four sets at random from different Sydney shops (one set with a 100 amp rating, two with a 200 amp rating and one without a current rating at all), and assessed them according to the Australian standard. The results:

■ The 100 amp lead failed the electrical test for its rating, showing a high voltage drop. However, it didn't heat up enough to damage the insulation.

■ Both 200 amp cables failed the electrical test at their stated rating, with the insulation starting to smoke and blister — in one case after only 15 seconds. However, when we tested one of the 200 amp leads at only 100 amps, it passed without problems. A capacity of 100 amps is sufficient to jump-start small to medium engines in mild to warm conditions. However, engines with six or more cylinders and very cold conditions may require more.

■ We tested the unrated lead at 100 amps. It started to smoke after around 20 seconds. After 45 seconds, the cable exploded at one end, and a few seconds later the other end fell off the clip.

■ None of the tested leads was permanently marked

How to care for your battery

A flat battery is one of the major causes of cars not starting. So looking after your battery should be part of your regular car care:

■ Keep the battery case clean and ensure the terminals are cleaned at every major service.

■ Most new batteries are maintenance-free, which means they're sealed and you don't have to worry about topping them up. However, if you have one that requires maintenance, check the fluid level once a month and top up each chamber with distilled water to just above the plates.

■ Make sure the battery is well secured, because the plates inside it may be damaged by vibrations.

■ Have the battery charge rate checked at every major service, as both over- and undercharging may reduce its life.

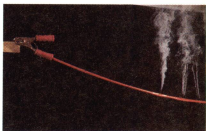
■ Your car's alternator belt is critical to the recharging of the battery while your car is running. If it's loose it may not work effectively, so have it checked regularly for correct tension and any damage (such as cracks or fraying).

■ Dash lights that dim noticeably, or an engine that turns over slowly when you start it, are signs of a weakening battery — have it checked before it leaves you stranded.

with its current rating or instructions on how to jump-start a car.

■ All the leads were shorter than 2.7 m, the lead without a current rating being the shortest at only 2.2 m.

Our verdict: Our findings show that it can be difficult to buy jumper leads that are safe and durable. CHOICE thinks manufacturers should produce jumper leads according to the requirements of the Australian standard. □



The result of one of our tests — you wouldn't want it to happen while jump-starting your car.



WESTPAC — all charge lower fees for customers who don't rely on over-the-counter banking. And those fees don't come into effect until you exceed your free transaction limit.

How much more does a human face cost you?

You may prefer to visit your bank for old-fashioned, face-to-face service. But as our hypothetical ANZ Access Flexible customer, Sophia from Hobart, shows, you're probably paying for it.

Sophia visits the supermarket six times throughout the month, paying by cheque each time (her free transactions cover four of these). She goes to the bank eight times for cash withdrawals over the counter (four of these are also free).

She also writes four cheques during the month (two of which are free) to pay her bills, needing two stamps for postage.

Including debits tax for the cheque facility transactions, all this costs her \$17.90.

Pushbutton banking

Electronic banking is all the rage — but will it save you money?

IN BRIEF

- Know how many transactions you make and consider switching to a more generous account if you exceed the number of freebies (see the table on page 20 for details on different accounts from the big four banks).
- If you do exceed your transaction limit, avoid over-the-counter transactions, as these have higher charges than electronic banking.
- They might be convenient, but try to shun 'foreign' ATMs (those machines not owned by your bank) altogether, as in all but one of the accounts listed here they're not part of your free transaction coverage.

NO MORE QUEUES, GRUMPY TELLERS or parking hassles. Doing your banking without coming face-to-face with another human may be a relief for some people.

Unfortunately, if you're more comfortable doing your banking over the counter with a teller, you'll almost certainly end up paying more for the 'privilege' nowadays.

Electronic banking has come to mean much more than relatively old-hat automatic teller machines and electronic funds transfer at point-of-sale (better known as ATMs and EFTPOS).

It's the telephone and the Internet which are now being hyped as the new face of modern banking. Using a combination of all these methods plus your credit card means you practically never have to enter a real bank again.

Banks have focused on these new systems as they seek to cut costs on traditional branch networks. But will they save you money?

The answer is yes — if you tailor your account to your needs. The big four banks — the ANZ, COMMONWEALTH, NATIONAL AUSTRALIA (NAB) and

If Sophia does all of the above electronically, at the end of the month she's made a considerable saving. Her six visits to the supermarket are paid for via EFTPOS (four of which are free), she makes six withdrawals from an ANZ ATM (four free) and two from a 'foreign' ATM. She pays two bills via BPAY (see *Paying the bills*, right), which are included in her free limit, and two by telebanking.

As Sophia hasn't got a cheque facility in this second example (and so doesn't incur debits tax), the month's charges come to around \$6.10.

As this quick comparative scenario shows, there's a substantial saving to be made — around \$140 a year in Sophia's case. Some people also find it more convenient to automate bill-paying and money transfer between accounts than messing about with cheques, envelopes and stamps — let alone queuing up to pay in person.

Telephone banking

With most Australian households on the phone, banking transactions can now be done at the touch of the phone pad. If you don't have a touch-tone phone, contact your phone supplier and ask for an upgrade.

The good news for consumers is that telephone banking allows you to pay bills, transfer funds and find out your account balance anywhere in the country. All you do is ring the number given, key in the personal identification numbers (PINs) your bank has issued you, and then press numbers in response to a recorded voice.

Telephone banking incurs the cost of a local phone call plus a bank fee of between 20 cents and \$1 once you've exceeded the number of free transactions.

But while most people wouldn't think twice about using the phone normally, not everybody's comfortable using it to bank. Ron, of Ingleburn, NSW, for example, was worried his phone banking transactions could be 'tapped' and his details used fraudulently to withdraw cash.

He wrote to his bank, which correctly assured him no cash can be withdrawn by a telephone transaction (funds can only be transferred between accounts). No unauthorised person could find out Ron's account details without his confidential customer number and access code. For security, you need to keep these in as safe a place as a PIN.

Paying the bills

When you receive a bill, you usually have a range of payment options: over the counter at a bank or post office; sending a cheque; signing for a direct debit; or using the telephone and a credit card.

There is now an additional method of paying bills called BPAY. You can ask your bank, if it's involved in the BPAY scheme (so far the big four and BANKWEST, CHALLENGE, ST GEORGE/ADVANCE and BANK SA), to pay any bills showing the BPAY logo.

Depending on your bank, you can have your cheque, savings or credit card account debited, or pay by phone or Internet, giving the reference number that appears on the bill.

The scheme means you have a single point of access to pay a wide range of bills, such as gas, electricity or council bills.

As with other transactions, some banks charge a fee for the service if you exceed your account's free transactions (see the table overleaf). It's likely that BPAY will, however, save you money and certainly time if your alternative is withdrawing cash over the counter and then lining up elsewhere to pay the bill.

Credit cards are also a valuable way of paying bills. For example, you may prefer paying your Telstra bill via your Telstra Visa card to transferring funds to Telstra by cheque, over the phone or through direct debit. That way you earn loyalty points that you can exchange for a product or service.

How to save

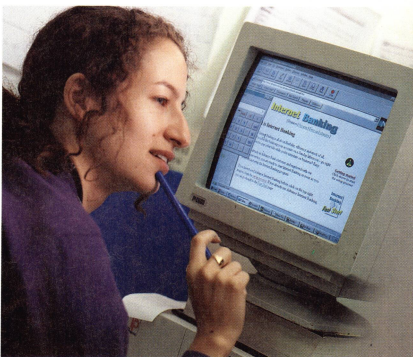
- Try to make the highest-fee transactions fit within your free monthly transactions.
- Minimise services that incur higher transaction charges, such as over-the-counter cash withdrawals and transfers.
- Take advantage of electronic debit facilities to pay routine bills.
- If you always pay off your credit card on time, use it to pay bills instead of cash — thereby picking up points if your card has a loyalty scheme attached to it.
- Use your own bank's ATMs whenever possible — this may include other, differently named banks (for example, WESTPAC owns CHALLENGE BANK, so withdrawals from CHALLENGE are not counted as 'foreign' transactions).
- Make fewer visits to the ATM, but withdraw more cash each time.
- Withdraw cash at the same time as you purchase goods via EFTPOS — this counts as one withdrawal.

The trouble with using credit cards for all your bills is that you may forget to pay the debt on time and then be faced with very high interest rates on the balance. One way to avoid this possibility is by setting up an automatic direct debit so your card is paid on time every month.

However, this may not be the best idea if your account balance is low most of the time and the debit could tip you into the red if you forget it (thus incurring a hefty fee). See CHOICE, November 1997, for tips on credit card savings.

Internet banking

The Internet is being hailed as the twenty-first century way to bank, with all Australian banks likely



If you have access to the Net and a bank that offers Internet banking, currently you can save money on fees by doing your transactions this way. But how long will the honeymoon period last?

to provide interactive account information to customers within the next couple of years.

An **ADVANCE BANK** customer, for example, can already download special software to his or her computer and access account information, transfer funds between accounts (even at different banks) and pay bills. You also receive a receipt number for every transaction you make.

While only a few banks offer Internet banking so far, many experts are predicting it will take off in this country.

However, consumers are still not totally convinced security and privacy concerns have been addressed. After all, no-one wants to get their credit card details stolen, or have their funds transferred to someone else's account.

How valid are these fears? Financial institutions are increasingly claiming their systems are next to impossible to crack. All the major institutions offering Internet banking use 'encryption', which means your message can only be read by the intended recipient.

You can use the bank's money to pay bills instead of your own if you use a credit card — but remember to pay it off in time or you'll cop a hefty interest bill.



It could be worse

While banks' electronic services are currently either free or quite cheap, it's possible fees will increase once people come to rely on them.

But if we think Australian banks' fees are exorbitant, US consumers are coping it even worse.

Most US banks charge their customers for using their own bank's ATM as well as for using another bank's machine (just as they do here). But some US banks also charge non-account holders to use their ATMs on top of this.

So, for example, a \$100 withdrawal may turn up on your statement as \$104, with your own bank charging you \$2 and the 'foreign' bank charging an additional \$2.

Other US ATM fees include an additional weekly, monthly or yearly fee charged to individual account holders to gain access to the ATM system, and a replacement fee if an ATM card is lost or stolen.

If you're interested in this kind of on-screen banking, you'd need a Windows PC (preferably a 486 4Mb model or better), a 14.4 kB modem or better and an Internet connection.

While transaction fees on the Internet are very low or non-existent at the moment with the banks that do offer it, it's unlikely they'll stay that way. But if you do have access to the Net and have a high number of transactions per month, take advantage of it while it lasts.

Fees for non-over-the-counter transactions

Bank account	Free transactions per month	Account-keeping fees (AKF) (\$)	Account balance to waive AKF (\$)	THESE FEES ARE ONLY CHARGED IF YOU EXCEED YOUR FREE TRANSACTIONS						
				Bank ATM w/drawal (\$)	Foreign ATM w/drawal (\$)	EFTPOS (\$)	Cheque w/drawal (\$)	Telephone w/drawal* (\$)	Bill payment (\$)	Internet w/drawal* (\$)
ANZ Access Simplicity	6 (max 2 OTC)	nil	na	0.50	1.25	0.40	na	0.40	0.40	na
ANZ Access Flexible	10 (max 4 OTC w/dls)	4	500	0.50	1.25	0.40	0.40	0.40	0.40	na
ANZ Access Value	20 (non-OTC)	4	500	0.50	1.25	0.40	0.40	0.40	0.40	na
COMMONWEALTH Streamline Express	10 (A)	nil	na	0.45	1.00	0.45	na	0.20	0.20	0.20
COMMONWEALTH Streamline Rebate	0 (B)	nil	(B)	0.45	1.00	0.45	0.45	0.20	0.20	0.20
COMMONWEALTH Streamline Account Fee	4 (max 2 OTC)	2	na	0.45	1.00	0.45	0.45	0.20	0.20	0.20
NAB Flexi	8 (max 4 OTC & chq)	4	500	0.50	1.00	0.35	1.00	nil	0.30	na
NAB Flexi Direct	10 (ATM, EFTPOS & chq)	nil	na	0.50	1.00	0.35	1.00	nil	0.30	na
WESTPAC Basic	4	nil	na	0.65	1.00	0.65	na	0.65 (C)	na	na
WESTPAC Classic	8	4	500	0.65	1.00	0.65	0.65	0.65 (C)	0.65	na
WESTPAC Classic Plus	35	7	5000	1.00	1.00	1.00	1.00	0.65 (D)	0.65	na

Source: Cannex. Rebates and/or fee waivers sometimes apply, so check with your local branch to see if you qualify.

We didn't include accounts which don't have ATM or EFTPOS facilities, or aren't available to new customers.

* "Withdrawal" in these cases indicates a transfer from one account to another.

na Not applicable.

(A) 10 free withdrawals if salary is electronically credited, otherwise five.

(B) A fee rebate of 50 cents per \$500 savings or borrowings with the Commonwealth applies.

(C) 12 free enquiries.

(D) Unlimited enquiries.

Which type of customer are you?

Customer type 1: Sara

As a frequent, spontaneous shopper, Sara doesn't pay much attention to her banking habits. She mostly uses her account like a piggy bank, withdrawing cash whenever she needs it. With a low balance, that means she gets hit with both account-keeping fees and excess transaction fees.



Balance **\$300**

Withdrawals per month:

Own ATM	4
Other ATM	1
Cheque	2
EFTPOS	4
Over-the-counter using a card	2

Transfers per month

(which are counted as withdrawals by the banks):

Periodical (same bank)	1
Telephone	0
Total withdrawals	14

Deposits per month:

Direct	2
Cash	1
Cheque	1
Total transactions	18

■ Advice for Sara

Sara is going to lose money on every account available from the big four banks — it's just a matter of how much. Her best moves would be to get rid of her cheque facility (thereby saving on debits tax), pay bills via a credit card and withdraw larger sums of money from her own ATM each time she visits it.

Best of the big four: ANZ Access Value account without a cheque facility. Sara's allowed 20 free transactions (excluding foreign ATMs), although she will have to pay the \$4 account-keeping fee per month.

Customer type 2: Charles and Claudia

Charles and Claudia use their shared account heavily. They pay a lot of bills by cheque and credit card because they're often too busy to pay in person.



Balance **\$1000**

Withdrawals per month:

Own ATM	6
Other ATM	2
Cheque	4
EFTPOS	6
Over-the-counter using a card	2

Transfers per month

(which are counted as withdrawals by the banks):

Periodical (same bank)	2
Telephone	1
Total withdrawals	23

Deposits per month:

Direct	2
Cash	0
Cheque	1
Total transactions	26

■ Advice for Charles and Claudia

The best way for the couple to save would be to pay more bills electronically, rather than by cheque. On average, electronic payment is about two-thirds the cost of cheque-writing (and that's not including postage).

Best of the big four: If they can't cut the number of the transactions they make, WESTPAC's Classic Plus account may be this couple's best choice, as it allows 35 free transactions. This account even includes 'foreign' ATM transactions as part of its freebies. The trade-off is that they'll have to pay the \$7 per month account-keeping fee, for having a balance lower than \$5000.

However, they'll still save more money than if they had, say, an account with eight free transactions but relatively high subsequent fees.

Customer type 3: Pat and Lionel

Pat and Lionel aren't big users of their account, but they do prefer banking in traditional ways. However, this doesn't necessarily mean they'll be hit by fees, as they have a low number of transactions.



Balance **\$5000**

Withdrawals per month:

Own ATM	2
Other ATM	0
Cheque	3
EFTPOS	1
Over-the-counter using a card	2

Transfers per month

(which are counted as withdrawals by the banks):

Periodical (same bank)	0
Telephone	0
Total withdrawals	8

Deposits per month:

Direct	2
Cash	1
Cheque	1
Total transactions	12

■ Advice for Pat and Lionel

As with Charles and Claudia, this couple could save money by paying more bills electronically if they exceed their free transaction limit. Their relatively few transactions are already a good habit.

Best of the big four: ANZ Access Flexible and NAB Flexi Direct accounts, because both have no account-keeping fees and allow 10 free transactions, and Pat and Lionel's habits would keep them very close to this limit.

Vision problems are nearly as common as tooth decay — but how do you go about choosing the best solution for you at the best price? This article gives you a clearer picture of the options.



Buying better vision

IN BRIEF

■ Shopping around to compare prices for glasses and contact lenses takes some effort, but some savings are possible (see pages 25 and 27).

■ There's a lot to think about when buying glasses or contact lenses, and getting the best satisfaction from them to a large extent depends on you telling eyecare professionals what you're having difficulty seeing, and what your work and lifestyle make it important to see.

OVER HALF OF US NEED SOME form of vision correction. Normally, the first step is to have an eye examination. If this reveals that you need glasses or contact lenses, there are now many different options.

Shopping around

You can get your prescription filled by the person who gave it to you if they're an optometrist who also dispenses, or take it to a separate optical dispenser (see *Who's who?*, above right). You should be made aware that you can take the prescription away and shop around.

Our research found optical chains were only sometimes cheaper than optometrists. It's worth shopping around to compare:

- **Price.**
- **Selection** (for example, of spectacle frames). You'll need to choose or already own frames before you can get a quote on lenses.
- **Speed of service** (normal waiting time is 24 hours for a stock lens, but you may have to wait up to a week for unusual lenses or if you're in the country; or up to a month if there's an overseas order involved).
- **Warranty/exchange or refund policy** on lenses and frames:

— **Contact lenses:** It's unwise to buy contact lenses without some kind of warranty. This is likely to be no

more than a verbal guarantee from the retailer based on a warranty provided to them by manufacturers — not an ideal situation for consumers, but the best you're likely to get.

Some warranties allow straight refunds. This is especially relevant when it's the first time you're buying from a particular prescription and don't know yet that it will be right for you. Be wary of cheap mail-order contact lenses with no warranty.

— **Glasses:** While spectacle frames may carry a warranty, their lenses are unlikely to. This doesn't mean, however, that you won't be able to get them altered if they don't correct your vision properly (see *Complaints* on page 25).

Buying checklist

When buying you need to consider factors such as:

- **Lifestyle and safety** — for example, if you play sport, certain types of contact lenses may be more appropriate than glasses; see *Contact lenses*, pages 25 to 27.
- **Durability, fragility and scratchability** of spectacle lenses — discuss what material and coatings they should be made of to best suit your work and lifestyle.
- **Weight** — check the material of frames and lenses, and remember you'll be trying on frames with no lenses in them. Plastic lenses are much lighter than glass — an important consideration if you need high-powered (usually thicker) lenses.

■ **Appearance** — spectacle frames should be appropriate for the prescribed lenses as well as suiting your face. The dispenser should advise on this.

Glasses

The most traditional and popular form of vision correction is a pair of glasses. While they're also usually the cheapest, you can spend a small fortune on frames.

On the downside, some people don't like the interruption of their field of vision by spectacle frames or think glasses make them look less attractive. Glasses can also fog up or be affected by rain, and they may not be practical for people who play sport, or for those who have a habit of losing things.

Lens materials

■ **Plastic** is the most common lens material. It's light and impact-resistant but usually has to be slightly thicker than the equivalent glass. It's less scratch-resistant.

■ **Glass** is the traditional lens material but these days isn't very popular. It's reasonably scratch-resistant, but is heavier and more fragile than the other materials.

Who's who?

There are two main groups of eyecare professionals who perform eye examinations — optometrists and ophthalmologists.

■ **Ophthalmologists** ('eye doctors') are medical practitioners and are the only eye professionals qualified to perform major eye surgery and treat serious eye diseases. Their role includes performing eye examinations, and they sometimes also prescribe glasses or contact lenses. You need a referral from a general practitioner or an optometrist to see an ophthalmologist in order to get any Medicare entitlement.

■ **Optometrists** perform three-quarters of all eye examinations; they do a four-year university degree in eyecare. They are trained to examine eyes for signs of disease and vision problems, and to prescribe and dispense glasses and contact lenses. They also treat minor disorders that don't involve surgery or the use of prescription drugs — although the extent to which they can do this compared to ophthalmologists is a grey and still developing area.

■ **Optical dispensers** (often referred to as opticians) fill prescriptions written by an optometrist or medical practitioner. They are not qualified to do eye tests. Optometrists and dispensers may work separately or together. Some optometrists employ dispensers, and some dispensers employ optometrists.

■ **Orthoptists** usually assist ophthalmologists by providing remedial therapy for the eyes. They specialise in treating problems such as those in which the eyes don't work together properly as a team, leading to blurred or double vision.

Vision problems

Lack of clear vision due to a reduced ability of your eyes to focus properly can be caused by their shape or a loss of flexibility in the lens.

Eyes are normally focused for distance vision. Inside the eye there is a lens about the size of a pea. To focus clearly on close objects, special muscles in the eye change the shape of the lens. This process is called accommodation.

The common vision problems are:

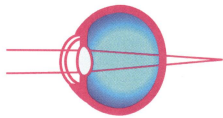
■ In people with **long-sightedness** ('hyperopia' or 'hypermetropia'), the eye is not able to accommodate sufficiently and objects close up appear blurred.

■ About 15% of the population have **short-sightedness** ('myopia') and can't focus on things in the distance. No amount of accommodation can compensate for short-sightedness.

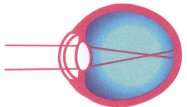
■ **Astigmatism** usually results from a defect in the cornea (front surface of the eye) that causes you to have an uneven focusing ability. Rays of light focus at different points and the image is distorted. Most people have at least a very slight astigmatism.

■ Most people experience **age-related long-sightedness** ('presbyopia') some time after the age of 40. They have difficulty concentrating when reading because they can't focus on the words, or find periods of close work result in sore eyes, headaches or tiredness. This is related to the loss of flexibility in your lens as you grow older. If you're short-sighted or long-sighted to begin with, presbyopia will compound the problem.

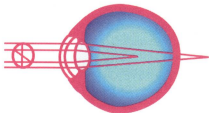
The most reliable methods of dealing with the above conditions are glasses or contact lenses. The first step is an eye examination — see Eye tests on page 27.



With **long sight** the eye is shorter than it should be, so the image is focused behind the retina and close objects seem blurred.



People with **short sight** can't see distant objects clearly. This is usually because the eye is too long from front to back, so the image falls short of the retina.



Astigmatism means the front of the eye is slightly oval-shaped rather than spherical. Rays of light focus at different points, and the image is distorted.

Laser surgery

Laser surgery for short-sightedness costs around \$2500 per eye and is not covered by Medicare or private health insurance.

It's not for everyone. While some people have had spectacular results, others have been very disappointed. We've even had letters from consumers saying they have ended up with worse sight than before.

Laser surgery does nothing for age-related long-sightedness and you may still need glasses after treatment.

We'll follow up on laser eye surgery in a future issue.

■ Polycarbonate lenses are thin, light and highly impact-resistant (they're often used for safety glasses). However, they disperse light, making the image less clear, with bluish or reddish edges, and they scratch extremely easily.

■ Some special glass and plastic lenses are super-slim. They are referred to as **high-index** and are particularly useful for people with high-power prescriptions to avoid having to wear thick lenses.

Lens design

■ Single-vision lenses can correct more than one problem (for example, both short-sightedness and astigmatism) in the same lens.

■ Bifocal, trifocal and progressive lenses can save you having more than one pair of glasses when one lens will no longer adequately correct all your vision defects. It may take time to adjust to the dividing lines between the different lens powers in bifocals or trifocals. Progressives, on the other hand, don't have this vision jump, but the image may be distorted at the side of the lenses. Some people adjust well to these types of lenses, others do better with two pairs of glasses. Discuss it with your optometrist.

Lens costs

■ Plastic lenses are likely to be more expensive than glass for the same vision correction because they generally have a scratch-resistant coating.

■ Custom-ground lenses cost more than stock lenses, which may only need to be modified slightly to suit your exact prescription.

■ Complex prescriptions cost more than simple ones.

■ Progressive lenses are more expensive than bifocals, which are more expensive than single-vision.

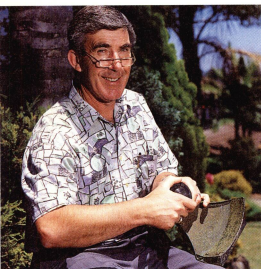
■ High-index lenses are more expensive.

■ Tints, coatings and extras such as photochromatic lenses (which darken in sunlight) add to the cost.

We sent two people with existing spectacle frames to 48 outlets (including optical chains and optometrists) in Sydney and Brisbane to check prices of lenses for some common types of vision correction. The prices we collected for single-vision lenses (for myopia with mild astigmatism, and for presbyopia) and progressive lenses showed that you could shop around with the same prescription and save some money.

We found that both plastic and glass spectacle lenses were slightly more expensive at optometrists than at chains. However, the price differences weren't that great, except for progressive lenses.

WHAT'S WRONG WITH READY-MADES?



Kevin Connor is 47. About six years ago, he started having difficulty reading the numbers in the phone book. He went to an optometrist to get his eyes tested and sure enough — he'd developed age-related long-sightedness. He was given a prescription for reading glasses, which was filled for \$160.

Once when travelling he left his glasses on the plane, and even though he got them back a few days later, it made him think he needed a back-up pair. So he went back to his optometrist and was told he'd have to pay another \$160 for another pair.

He asked about ready-mades, but was told they weren't good for people because they discouraged them from having eye examinations. But Kevin knew the importance of eye examinations and couldn't see why he had to pay so much for a spare pair.

He ended up buying a pair of ready-mades from his local service station — for the princely sum of \$19.95 — and has been wearing them regularly ever since.

However, unlike with his tailor-made glasses, he finds that after wearing them for any length of time they start to get

uncomfortable across the bridge of the nose and around the ears. As long as he only wears them for short periods of time, though, the ready-mades are fine.

"I've been wearing the cheapies in the yard and using my proper glasses for reading for over five years with no side effects," says Kevin.

Don't skip the eye tests

Almost everyone over the age of 50 needs vision correction for age-related long-sightedness. One option is to buy a pair of much cheaper ready-mades — sometimes called 'magnifying spectacles' — as Kevin did. They could be particularly useful as an occasional spare pair.

If you go for ready-mades, you should still have regular eye examinations so that you don't miss other health problems. If you're interested in ready-mades, have an eye test first, ask whether they're an option for you, and find out what strength you need. Try a number of different pairs on before you buy.

In this way, the worst you can suffer is a headache or eyestrain from using glasses that aren't quite right for you. This is quite possible since ready-made glasses:

■ Have the same power in each lens — but 75% of people requiring glasses need a different power in each eye.

■ May not work if you have more than a slight astigmatism — 80% of people are astigmatic.

■ Assume that the pupils of your eyes are 65 mm apart, which they may not be.

Glass lenses

- A pair of single-vision glass lenses cost between \$45 for uncoated glass and \$110 including a 'multicoat' (anti-scratch and anti-reflective coating).
- A pair of progressive glass lenses cost between \$160 and \$240 (the range of prices included the more expensive high-index lenses).
- Tints for glass lenses generally cost around \$30.

Plastic lenses

- A pair of single-vision plastic lenses (including a scratch-resistant coating) cost between \$60 and \$98.
- As with the glass lenses, the cost of a pair of progressive plastic lenses varied depending on the lens type — between \$145 and \$260.
- Tints for plastic lenses generally cost between \$10 and \$43.

Frames

Frame prices can vary anywhere from \$20 to \$6000 (wholesale for a diamond-studded 25 carat gold frame; and double that for retail!).

The cost of frames depends on the:

- **Material** — metal frames are generally more expensive.
- **Finish** — titanium or gold is more durable but more expensive.
- **Design** — certain brand names cost more, and the dispenser may charge more to fit ('edge') lenses to certain unusual frame designs (such as rimless ones).
- **Retail mark-up** — while frames may have a display price, you should check exactly what this covers because sometimes 'conditions apply'.

Contact lenses

While still a smaller part of the market, contact lenses are growing in popularity — particularly disposables. Not everyone can wear contact lenses and some people can wear only certain types.

Contact lenses don't have most of the disadvantages of glasses (see page 23), and sometimes they're the only option for vision correction. However, they tend to be more expensive — not least because you'll also need a pair of glasses since you rarely wear contacts all the time. Contact lenses also carry a higher risk of eye infections and other complications, which is why you need more consultations with qualified eyecare professionals. And most kinds need a regular cleaning and hygiene routine that glasses don't.

As well as the normal eye test (see page 27), your eyes will be 'measured' and you may have to try several contact lenses to see how they fit before a preliminary prescription can be made. This can take



You can get cheaper lenses if you're prepared to shop around — but watch out for the frames. As fashion items, they can cost a small fortune.

Complaints

"In September 1997 I had a new prescription for close work filled and the lenses were so strong I couldn't bear to use them for more than a few minutes ... I was advised to go back to the optometrist. They told me the prescription had been filled incorrectly. Relieved, I went back to the dispenser, who had promised if new lenses were needed they'd be free of charge. The dispenser told me that the optometrist had altered the prescription. Who and what do I believe — it's like having a bet each way. I don't care. All I want is the correct glasses."

— Letter from a subscriber

Unfortunately there's no clear-cut answer in a situation like this, where no-one may in fact be at fault. A new pair of glasses may take time to get used to and it's best to wear them in a familiar environment for the first few days. If problems persist you can get your optometrist to check the lenses against the prescription. Sometimes the prescription might need to be changed. This doesn't necessarily mean it wasn't correctly prepared. It could be due to:

- Miscommunication: you weren't asked for or didn't provide the optometrist/optical dispenser with enough information about what you need the glasses or contacts for.
- Your genuine inability to adapt to the new glasses or contacts — a prescription to make your sight 'perfect' may simply be too violent a change to cope with.
- Getting used to contact lenses.

If there's no clear warranty condition you may find you're reliant on the goodwill of the optometrist and/or dispenser to get your lenses remade free of charge. If you can't resolve the problem, try contacting the following organisations (as appropriate):

- State branches of the Australian Optometrical Association.
- State optometric registration boards.
- Optical dispensers' licensing board in NSW and SA or consumer affairs and fair trading departments in other states and territories.
- Royal Australian College of Ophthalmologists.
- State medical registration boards.
- Healthcare Complaints Commission or the equivalent in your state.

up to an hour. If they're not prescribed and fitted properly, and you're not instructed on care and maintenance, you increase the risk of complications. It's important to return to the optometrist who prescribed them for you for the following consultations:

- When the lenses are delivered and you're shown how to insert, remove and maintain them.
- Follow-up consultations, to be determined by the optometrist.

Most contact lenses must be cleaned and disinfected every time they're used. Disposable lenses need less cleaning, but you have to buy more of them.

Daily-wear contact lenses

Since contact lenses reduce the amount of oxygen getting to the eye, you remove them at night unless they're specifically designed for



While soft contact lenses are easier to get used to, rigid lenses may be needed to correct certain vision problems satisfactorily.

Who pays?

Medicare

As a rule, Medicare doesn't pay for any glasses or contact lenses. It does pay a rebate for an initial consultation with an ophthalmologist (if you have a referral) or optometrist. This is to check the health of your eyes and assess what correction you need.

The Medicare Schedule fee for the initial consultation is \$52.60, with a rebate of \$44.75. This amount is paid only once every two years unless it's clinically necessary for more frequent consultations of this comprehensive nature. Most optometrists bulk bill, so you won't pay anything.

However, Medicare will only pay for a contact lens consultation for specific vision problems, so if you want contacts for other reasons you may end up paying. The Schedule fee for a contact lens fitting, for example, is \$132.50. Ask the optometrist if they can measure your eyes for the fitting of contact lenses at the same time as your original eye test so it's covered by Medicare.

Note: Changes to Medicare from November 1, 1997, now mean that:

- People have to be more short-sighted than formerly to qualify for contact lens consultation coverage. So even though you may have received a Medicare rebate for this in the past, it may now have changed.
- It will be harder to claim for a second opinion if your first visit to an optometrist was within the previous two years.

Private health insurance

Most health funds cover glasses and contact lenses as part of their ancillary benefits, but you're still very likely to be out of pocket. The Australian Health Insurance Association says that on average people get back from optical benefits just over half of what they pay.

Government programs

Pensioners and those on low incomes may be able to get prescription glasses at no or low cost under state government programs. Ask your optometrist or the health department in your state.

extended wear (see right). Wearing lenses for longer than they're designed for can cause serious eye injury. The most common lenses used for daily wear are:

- **Soft lenses** made from water-absorbing flexible plastics known as 'hydrogels'. They're popular, making up 90% of all the contact lenses prescribed today. They're comfortable and easy to get used to. They are also difficult to dislodge and are thus good for those who play sport. They're especially good for people who don't wear their lenses every day because they don't take time to get used to. Older-style soft lenses need to be replaced every 12 to 18 months.

- **Disposables** are newer-style soft contact lenses. They include daily disposable and 14-day disposable lenses.

Disposable lenses have less complicated cleaning routines (none in the case of daily disposables), and per pair cost less than conventional soft contact lenses. However, the overall cost is about the same when you take into account how often you have to buy them. They can also be tricky to handle.

- **Rigid gas-permeable (RGP)** contact lenses are made from less flexible plastic, but allow more oxygen to reach the eye.

Getting used to rigid lenses is a bit like breaking in a new pair of shoes — they take about six weeks to get used to. Being smaller and easier to dislodge, they're also not suitable for most sports.

They cost more but are more durable, more suitable for a wider range of vision problems, provide crisper vision than soft lenses and, under some circumstances (such as 'irregular astigmatism'), they

may be the only option for vision correction. The normal practice is to replace them every one to three years.

Extended-wear and flexi-wear

Extended-wear lenses are generally RGP lenses which let enough oxygen through to your eye to allow them to be left in overnight. They're more convenient but tend to have a greater risk of complications. Your optometrist will advise you whether they're suitable for your eyes.

A similar option is flexi-wear — lenses which you can occasionally leave in overnight.

Lens costs

- Lenses for more complex conditions must be ordered and are likely to cost more than stock lenses.
- Contact lenses can usually be bought in separate packs for each eye, as most people need two different prescriptions. This useful if you lose one.
- Our survey found there was a great deal of variation in the prices quoted for both soft and

disposable lenses (with a prescription for myopia), largely depending on whether a warranty was included or not. Warranties vary with brands, making it difficult to compare prices. And optometrists often specify the brand, leaving you without a choice — especially for soft contact lenses.

■ In our survey, standard soft lenses tended to be cheaper from optometrists than from chains, even with a warranty included. Disposable lenses, however, tended to be cheaper from chains than optometrists.

■ RGPs are the most economical contact lenses. Standard soft lenses come next, then fortnightly and finally daily disposable lenses, which come at a definite premium for their convenience.

■ Standard soft lenses which last up to 18 months cost between \$89 and \$280 a pair.

■ Fortnightly disposable lenses cost between \$64 and \$94 for three months' worth.

■ Daily disposables cost around \$100 for one month or 30 wears (most people who wear disposables don't wear them every day). □

Thank you

Thanks to those of you who wrote to us describing your experiences with vision problems. Your letters, faxes and emails were invaluable in our research.

Eye tests

Unless you're a child, you won't do any further damage to your eyes by doing nothing about poor vision (although you could cause different problems if you can't see when you're driving!). But there are important reasons to have eye tests. At about the time that age-related long-sightedness sets in, diseases like glaucoma and tumours become more common. These can be picked up in eye tests, and the sooner they are, the less damage is done.

You should have an eye test if you:

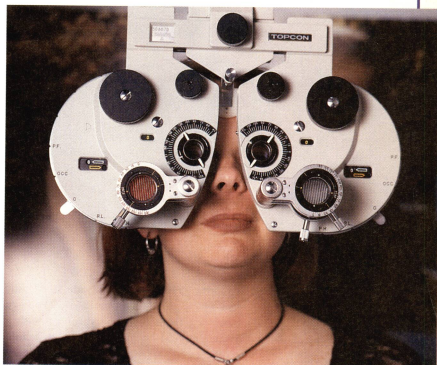
- Are over 40.
- Are having problems with your vision.
- Wear glasses or contact lenses and haven't had an eye test for two years.
- Are a child. (Children should be checked at birth, then at three, six and nine years of age. Failure to correct poor vision in children may hinder proper vision development, and it may also affect reading and other activities.)

A full eye test takes about 30 minutes and checks for:

- Near and far distance vision.
- Co-ordination of your eyes as a 'team'.
- Ability to change focus quickly.
- Glaucoma, where age, family history or other findings indicate risk, and other potential eye diseases.
- Damage to your eyes from general health problems such as diabetes and high blood pressure.

It's important to describe in detail what problems you're having with your vision to enable the optometrist to prepare a suitable prescription for contact lenses or glasses.

If you were having problems reading the newspaper, for



example, but forgot to say that you also need to read a computer screen as well as music while playing the piano, you could end up with eyewear that isn't suitable for all aspects of your lifestyle.

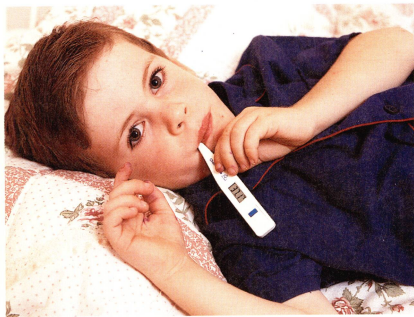
Eye drops that lead to blurred vision for a few hours aren't usually used in a straightforward eye test. But check beforehand so you can make appropriate arrangements for getting home if necessary.

A straightforward eye test at an optometrist's takes about half an hour, causes no pain or blurred vision, and is paid for by Medicare.

Electronic thermometers

— quick and easy

A clinical thermometer should be part of your home medical kit. We tested nine electronic ones to see how they compare with the familiar mercury-in-glass standard.



IN BRIEF

■ The electronic thermometers we tested are very accurate — good enough to use as fever or ovulation thermometers. (See *What you can use them for*, right.)

■ Compared with mercury-in-glass thermometers, they take measurements much more quickly and are easier to read. However, they're generally more expensive and they need batteries.

THE LAST TIME WE TESTED CLINICAL thermometers — it was quite some time ago — we made the point that, “You can buy one from any chemist for a few shillings, so there should be one in every household medicine cabinet.”

For years they remained a simple and trustworthy standard: the elementary design of a thin glass tube filled with mercury and calibrated with hairline graduations. Notoriously hard to read, but they got the job done in a cheap and accurate fashion. So how do the newer electronic thermometers compare?

We tested nine electronic thermometers for performance and ease of use. How long does it take to get a reading? How easy are they to use? Most importantly, how accurate are they?

Quick, accurate and easy

All the models we tested are accurate and consistent. In that sense, they're all acceptable for use as fever or ovulation thermometers.

Furthermore, our test found that electronic thermometers are generally easier to use than mercury ones. For instance, electronic ones are:

■ **Quicker:** Mercury thermometers typically take anywhere from three to five minutes to reach a stable measurement. By comparison, the electronic models we tested can take as little as 30 or 40 seconds. A notable exception is the **BECTON DICKINSON Accu-Beep 403001**, which was very sensitive to slight temperature changes and sometimes required more time to reach a stable reading — in one of the tests it took over three minutes to take a measurement.

■ **Clearer:** Electronic thermometers have easy-to-read digital displays and all the models we tested give a beeping signal to indicate when the measurement is done — however, some beeps weren't very loud.

■ **Sturdier:** Electronic thermometers are safer and stronger because they're not made from glass and they're not filled with poisonous mercury. One model, the **BECTON DICKINSON Soft Flexible 525056**, even has a rubbery tip that can bend without breaking.

So what are the drawbacks?

Compared to mercury-in-glass thermometers, electronic ones have two main drawbacks: price and battery life.

While you can purchase a mercury thermometer for less than \$5, an electronic one is likely to cost more. All the ones we tested were priced between \$12 and \$20 — there are cheaper no-names available, but we limited our test to brand-name models (so that you can identify them when you're shopping).

Apart from price, you might also consider the fact that electronic thermometers rely on a tiny battery, which you'll eventually have to replace, though probably not for several years.

One model, the **TOSHIBA ME-157B**, has a fixed, built-in battery. Once it's drained, you'll have to buy a new thermometer. All other models we tested have replaceable batteries, but some are difficult and fiddly to change.

WHAT TO BUY

CHEM-CARE CCT-5000	\$11.95
RADIO SHACK 63-655	\$15.95
BECTON DICKINSON SOFT FLEXIBLE 525056	\$13.95
OMRON MC-3B*	\$13.95

* This model has been discontinued. The replacement model, the Omron MC-101, will have a different shape but the same technical specifications, so should perform the same.

ELECTRONIC THERMOMETERS

		1	2	3	4	5	6
Brand / model (in rank order)	Price paid (\$)	Memory	Auto-off (minutes)	Temperature range (°C)	Performance score (%)	Ease of use score (%)	Overall score (%)
CHEM-CARE CCT-5000	11.95		8	32 to 44	74	85	81
RADIO SHACK (Tandy) 63-655	15.95	✓	18	32 to 43	77	74	75
BECTON DICKINSON Soft flexible 525056	13.95	✓	30	32 to 42	64 (B)	77	72
OMRON MC-3B (A)	13.95	✓	31	32 to 42	76	67	71
BUDGET SURGICAL	14.95	✓	16	32 to 43	76	56	64
HANDYPLAST 6102	13.95	✓	10	32 to 42	62	61	61
TOSHIBA ME-157B	19.95		29	32 to 42	78	48	60
AMCAL KD-168A	12.95	✓	8	32 to 43	71	50	58
BECTON DICKINSON Accu-Beep 403001	15.95	✓	31	32 to 42	48 (B)	49	49

1 Memory

Most of the thermometers we tested will store the last measurement in memory — a convenient feature for tracking temperature changes. When the thermometer is turned on, the previous measurement is displayed.

2 Auto off

If you forget to turn them off, all the models we tested will automatically switch off — this can take anywhere from eight to 31 minutes.

3 Temperature range

In terms of being used as fever or ovulation thermometers, the models tested cover an

adequate range of temperatures. They all measure between 32°C and 42°C — some go as high as 44°C. Normal body temperature is 37°C. If your temperature goes beyond 38.5°C to 39°C you should consult your doctor immediately.

4 Performance score

This score was based on accuracy at 37°C and consistency of measurement across a range of temperatures — to test whether the thermometer accurately measures trends. We also scored the time taken to get a stable reading.

5 Ease of use score

This score looked at the storage case, the

ease of taking measurements (for example, listening for the beep and reading the display) and changing the battery. For the latter component, the TOSHIBA ME-157B was given a score of zero because the battery can't be changed — this model is meant to be thrown away once the battery dies.

Overall score

The overall score was a combination of the performance score (40%) and the ease of use score (60%).

(A) See footnote under What to buy list.

(B) Becton Dickinson told us its thermometers are designed to produce a reading that is 0.2°C higher than the actual temperature, because consumers said they were getting lower readings from them than from mercury thermometers. Our accuracy scores weren't adjusted for this programmed difference.

PROFILES

Chem-Care CCT-5000

Price paid: \$11.95

Good points

- Big, clear display.
- Easy to use on/off button.
- Fast measurement.

Bad points

- No memory.

Becton Dickinson Soft Flexible 525056

Price paid: \$13.95

Good points

- Bendable rubbery tip makes it more durable.
- Battery change is very easy.

Bad points

- Lowest accuracy of those in the test, but still acceptable — see footnote (B) above for more on this.
- A long time before it automatically shuts off.

Radio Shack 63-655

Price paid: \$15.95

Good points

- Big, clear display.
- Equal-highest accuracy.
- Fast measurement.

Bad points

- Protective case is hard to open.

Omron MC-3B

Price paid: \$13.95

Good points

- Fast measurement.
- High accuracy.

Bad points

- A long time before it automatically shuts off.

What you can use them for

While the models we tested are consistent enough to be used as ovulation thermometers, their instructions only make reference to their use as fever thermometers. So if you're planning to use one of these models as an ovulation thermometer, seek expert advice on how to do it, either from a doctor or from a group such as the Family Planning Association.



Who wants Medicare dead?

We're starting to find out.

“WHO WANTS MEDICARE DEAD?”, CHOICE asked last November in our article about Australia's healthcare system. A few months into 1998 we now know just who wants to get rid of Medicare and why.

Given the vast amount of money already spent on healthcare — and an aging population that means more will need to be allocated — it's not surprising to see many hospitals, insurers and doctors clamouring for a bigger, more secure portion of the healthcare

pie. Despite government assurances that a universal healthcare system is here to stay, in a pre-election frenzy it seems healthcare is perceived as up for grabs.

Recently Health Minister Michael Wooldridge said he expected the income tax incentives introduced last year to bolster private health insurance (see CHOICE, August 1997) would only put a floor under the exit from private funds.

This situation was popularly — though erroneously — perceived as a crisis for healthcare. It brought on calls

by state health ministers for cash injections, greater tax incentives, tax deductibility for private insurance premiums, tax breaks to encourage companies to provide health insurance as an employment benefit, and the usual attempts to do away with bulk billing. All the emphasis was on supporting the private funds, not Medicare.

What's so good about a two-tiered system?

Jeff Kennett put forward a proposition that many industry players would love to see: a two-tiered health system, where only the poor are eligible for public services and a whole array of tax incentives

prop up the private system for the rest of us. This represents a troubling step in the wrong direction for Australia's healthcare system.

A two-tiered system exists in the US. Millions of ordinary Americans who work, pay taxes and play by the rules have discovered health coverage doesn't always come with the job, and is simply not affordable to buy themselves.

This is a growing problem as large corporations cut back on health insurance benefits in efforts to cut costs and boost profits. It's also a problem for small business. One government report suggested that more than 50% of America's 41 million uninsured people worked in companies with fewer than 25 employees.

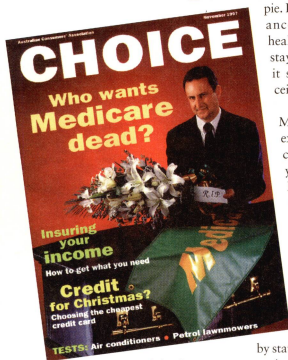
For low-income Americans this has meant some people have quit their jobs to reduce the family's income enough so their children are covered by welfare Medicaid. Others have lost their health coverage as a result of a spouse's death or a divorce — according to our sister organisation in the US, the Consumers Union, this has been a typical problem for women who are too young to qualify for the US Medicare program, which only operates for older people.

There are 10 million children with no health cover in the US, even though their parents are employed, and according to the US healthcare consumer group The Families USA Foundation, 23 million kids had spent some time without health cover in 1995-96.

Not an easy fix

Even though the US already spends more than any other developed country on healthcare, President Clinton hopes to extend coverage to five million children over the next five years, at a cost of US\$3.75 billion. This is a huge cost to only partially fix a problem which Australia, with its universal Medicare coverage, is fortunate not to have.

Don't buy the argument that a two-tiered healthcare system is an easy fix for our system's problems — it just creates bigger and more expensive ones. Which problems would you prefer to have? Universal healthcare with its underfunded hospitals and some waiting lists, or a rich/poor system that costs a fortune and leaves millions out altogether? □



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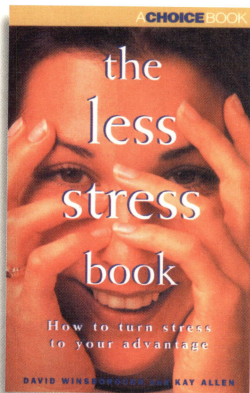
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David Winsborough and Kay Allen

We all suffer from stress, to some degree, most of the time. But do you know:

- What stress is doing to your health?
- What's going on in your brain when you're stressed?
- How you can change your attitude to stress?

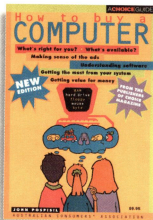
This book is a down-to-earth, practical guide to coping with stress and turning it to your advantage.

Features include:

- A simple, clear explanation of what stress is and how to manage it.
- Easy-to-understand explanations of the emotions and events that lead to stress.

Illustrated throughout with case histories, *The Less Stress Book* includes checklists and exercises for you to learn techniques for stress management and incorporate them into your everyday life.

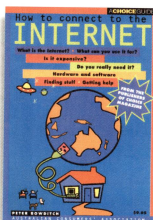
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How to Buy a Computer

No hype, no jargon and no sales pitch — *How to Buy a Computer* just provides you with easy-to-understand advice about buying a computer. It helps you decide if you need a computer, work out what you need, what's available and how you can use it. It includes a glossary of computer terms and a tear-out checklist to take with you when you go shopping.

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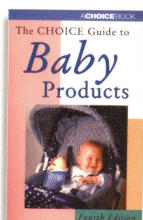


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If you have, or are buying, a computer you're probably wondering about getting on the Internet. *How to Connect to the Internet* can help you get connected and using it to the fullest.

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The CHOICE Guide to Baby Products

The *CHOICE Guide to Baby Products* offers both general and specific buying advice for a new baby's requirements. It includes practical information about cots, pramettes, car restraints, first-aid kits, childcare, maternity bras, feeding your baby, nappies, immunisation and safety.

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safe and secure

A guide to household and car security



RICHARD EFTON

Code: S&S \$17

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CHOICEBOOK

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THE FACTS ABOUT
COSMETICS

Alison Holmes

A GUIDE TO COSMETICS, SKIN AND HAIR CARE

Code: FF \$18

A CHOICE BOOK

SAFER PEST CONTROL

For Homes and Gardens



Paul Rogers

book is an essential guide for householders and gardeners looking to choose the least damaging way to control pests in their home and garden.

Code: SPC \$16

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CHOICE BOOK

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Russ Kozminski, EdD

your own home (tax-free), and indirectly in the environment, by making your home energy-efficient. Plus where to find further information.

Code: ETHI \$15



products, advice about hiring a professional cleaner and an easy-to-follow cleaning calendar.

Code: HCPA \$17

How to Clean Practically Anything provides you with cleaning advice for every part of your home. It includes a comprehensive stain removal guide, a special carpet stain guide, recipes for cleaning

CHOICE BOOK

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car for sale, and what to avoid at auctions.

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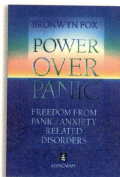
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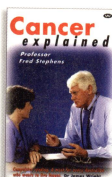
Power over Panic

Panic and anxiety disorders are not uncommon — they will affect more than 12% of Australians each year.

Power over Panic presents a new easy-to-follow system that anyone can use to cope with a range of

panic and anxiety disorders. Written by someone who has experienced and understands panic disorders, this book is recommended by the Panic Anxiety Disorder Association Inc.

Code: POP \$15

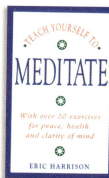


Cancer Explained

A distinguished Australian cancer specialist explains the diseases of cancer in clear lay terms, covering causes and various treatments, including support groups, and how to minimise the risks of developing cancer. A

useful book for those who want either information about a specific cancer or a general overview of the topic.

Code: CNEX \$20



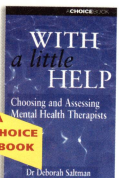
Teach Yourself to Meditate

Stress is a major factor in modern life, sometimes for good, but unfortunately it can also create tension and even illness.

Meditation is a widely recognised technique for combating these negative effects. This

useful guide offers a series of meditation exercises that you can use to relax your body and mind.

Code: TYTM \$17

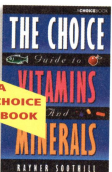


With a Little Help

With a Little Help provides you with the information you need to make an informed decision about your mental health therapy. It describes the different sorts of therapy available, such as GPs, AA and post-natal depression

groups, and includes handy checklists and tables.

Code: WALH \$18

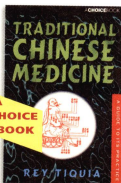


The CHOICE Guide to Vitamins and Minerals

The CHOICE Guide to Vitamins and Minerals explains the issues, myths and facts about vitamins. It includes tables with food source listings for vitamins and minerals and answers

many commonly asked questions about them.

Code: CGVM \$18

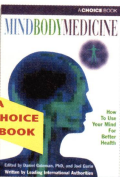


Traditional Chinese Medicine

More and more people are finding traditional Chinese medicine (TCM) a useful way to combat illness in the twentieth century. *Traditional Chinese Medicine* explains the basic techniques

and philosophies behind some of TCM's more common practices, explains herbal and food medicine, tuina (Chinese massage) and acupuncture. There's also an explanation of what to expect during your TCM consultation and how to make the most of it.

Code: TCM \$20



Mind Body Medicine

Can your state of mind really affect your health? More and more the answer seems to be yes.

Scientific research is mounting that your beliefs, emotions and thoughts do have an impact on

your physical wellbeing. *Mind Body Medicine* presents the findings on this topic from the research of more than 30 scientists and scholars from some of the United States' most prestigious medical institutions.

Code: MBM \$35



In Transition

Life is full of changes and at each stage it's only natural to want to know what's happening and what we can do about it. *In Transition* is about the menopause and the concerns of women experiencing or approaching it. In a non-patronising and accessible way

Professor Saltman discusses such topics as: your relationship with your doctor, some of the symptoms you may experience, alternative treatments, cancer, sex, incontinence and hormone therapy.

Code: IT \$17



Understanding Back Trouble

With about 75% of Australians predicted to experience some form of back pain during their life, it's important that we all know how our backs work, what can go wrong and what we can do about it.

Understanding Back Trouble provides all this information and also considers the various treatments (orthodox and alternative) that are available, and what you can do to prevent back problems.

Code: UBT \$18

Time to chill out

You and your fridge have survived another long hot summer — just. Maybe it's time to think about a new one.



IN BRIEF

■ Most of the models in the test cooled food effectively, so new features, such as a chiller compartment with a separate temperature control, may be the deciding factor when choosing your fridge.

■ Cyclic-defrost models are still generally a little cheaper than frost-free, though the cost of never having to defrost has come down, and the two types are increasingly comparable in terms of energy efficiency and running costs.

YOUR FAMILY HAS JUST SPENT THE summer opening and closing the fridge door, searching for something cold to relieve the heat. If your old fridge didn't handle it too well or even gave up the fight, you're probably thinking of buying a new one, and a large family-size model such as those in this test may be what you're looking for.

We put 12 fridges to the test, ranging from 480 to 520 litres in size. The models tested represent a range of popular brands, and include both cyclic-defrost and frost-free models. Most of them effectively do what a fridge is supposed to do in terms of cooling, so choosing one comes down to deciding which aspects of performance and usage are important to you — see *What to look for*, right.

Saving money and energy

When buying a fridge, the price isn't the only cost to consider. The savings you make on a cheaper fridge may be negated in the long term if it has a high running cost. Energy efficiency is an important consideration, not only for savings, but also for environmental reasons. Paying a bit more for a

fridge with efficient energy consumption could prove the better investment in the long term.

The energy labels that manufacturers put on appliances (see right) can help you choose an energy-efficient model. The label shows the energy consumption under specific test conditions, and gives a number in kilowatt hours (kWh) used per year, enabling you to compare models — the smaller the number, the more efficient the fridge.

There's also a star rating on the label (the more stars, the more energy-efficient the appliance, with a maximum of six). Models of a similar size with the same star rating can still have considerably different energy consumption, because each star covers a fairly wide range. So first pick the size of fridge you want (you can't use the star rating to compare different-sized models), then look for models with a high star rating, and then compare the kWh numbers.

One of the mid-priced fridges, the GE TBG16JAX, consumes so much energy that it becomes more costly in the long term than some of the more expensive models. The table on page 41 has details of each model's energy consumption and running costs.

WHAT TO LOOK FOR

Recycling fridges

If your fridge was manufactured before the end of 1994, the cooling system will still contain some CFCs, which are ozone-depleting gases. It isn't mandatory to remove CFCs before disposing of a fridge, but you can arrange to have it done by a qualified fridge mechanic at your own expense.

However, it's not just the CFCs we need to worry about. Old fridges clutter up landfill and, although the metal can be recycled by scrap merchants, the plastic components are just thrown away.

Email (Westinghouse, Kelvinator) does mark its plastics for separation and recycling — but, as yet, there is no-one in Australia who separates and recycles them.

One plastics recycler explained that because several different types of plastic are used, the material can't be recycled unless the different types are separated — by hand, which is a very labour-intensive process. Plastic from appliances is recycled in Europe, but not yet in Australia.

So it's not just a matter of labelling the different plastics to identify them easily, but also reducing the number of different plastics used in appliances. CHOICE would like to see the plastics industry and the manufacturers work together on a solution to this environmental issue.

■ Do you want a **cyclic-defrost** or a **frost-free** fridge?

Nowadays you can buy a good frost-free model for little more than a cyclic-defrost model, and the advantage is that you don't have to deal with defrosting. A cyclic-defrost fridge tends to use slightly less energy, but if it isn't defrosted regularly the build-up of ice may affect its efficiency.

■ Do you want the **freezer at the top or bottom**? Fridges with bottom-mounted freezers generally use a little more energy than those with top freezers, but they tend to have a larger freezer capacity and the fresh food compartment is more accessible. Bottom freezers usually have baskets instead of shelves, and though this makes the contents easier to get at, baskets take up more space.

■ Measure the space available in your kitchen, as fridges need a few centimetres of **airspace** around them. The instruction manual should tell you how much space to allow for air circulation; we've listed it for the tested models in the table on page 40.

■ Check the **energy efficiency** — comparing the kWh per year figures on the energy labels — and consider **potential running costs** as part of the overall cost of the fridge.

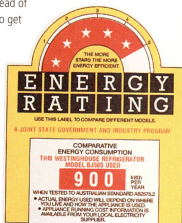
■ Does the fridge have one or two **temperature controls**? One control may be easier to use, but as both the freezer and fresh-food compartments are set by it, you can't adjust one without affecting the temperature of the other.

In most fridges with two controls, one is the **thermostat**, which raises or lowers the overall temperature for both the fresh-food compartment and freezer, and the second is usually a **baffle** — a flap that directs the cold air more to either one or the other compartment.

Controls that **electronically manage** temperatures and defrost functions are becoming more common. The one electronic fridge we tested (**WESTINGHOUSE BJ505S**) has a simple 24-hour memory that monitors door openings and is programmed to pre-cool before periods that commonly have

Continued next page

Use the energy label to compare the energy efficiency of different fridge models of the same size. First look for five or six stars, then check the kWh number: the lower, the better.



The bottom door shelf of the Westinghouse fridges (left) has 'fingers' that hold the bottles securely, whereas the GE (pictured right), Fisher & Paykels and Hoover HE505UF have shelves that are too low to hold bottles securely.

WHAT TO BUY

WESTINGHOUSE BJ505S Mastermind	\$1695
Westinghouse RB501Q Freestyle	\$1395
Fisher & Paykel N510T Softline	\$1595
Hoover HE505UF Contour	\$1495
Kelvinator C500D Impression Series	\$1195
Fisher & Paykel N500B Softline	\$1595
Hoover HE513TF Contour	\$1495
Kelvinator N500BD Impression Series	\$1479
Samsung SR-V57 Cool Tech	\$1295

The **WESTINGHOUSE BJ505S Mastermind** (frost-free) was the top scorer for both performance and ease of use. It did particularly well in the test of the time taken to cool down a load of food that's at room temperature when put into the fridge, and at keeping food fresh in the crisper.

While the **KELVINATOR C500D Impression Series** (cyclic defrost) is the cheapest to buy and very efficient to run, it didn't score as well as many of the others in either the ease of use or freshness tests, bringing down its total score.

The profiles overleaf give more information about each fridge, to help you decide which of the models in the *What to buy* list will best suit your needs.

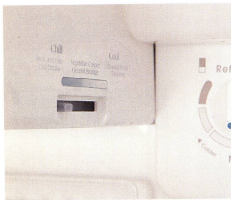


WHAT TO LOOK FOR continued

excessive use. So if your kids come home from school and regularly open the fridge door, it will 'remember' and lower the temperature just before this time of day.

■ **Rollers** are useful for easy moving, especially for cleaning behind your fridge. Brakes on the rollers help keep the fridge in place.

■ Consider which **features** — such as a butter conditioner, an icecube dispenser and storage compartments — you might find useful.



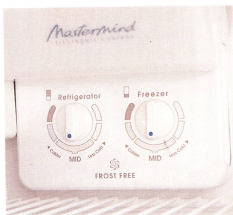
A chiller with a separate control gives more flexible storage space — for example, letting you keep items such as meat at a cooler temperature.

removable with the door open at only 90°. And check you can buy the fridge with the door opening the way you want.

■ Make sure the door **handles** are easy to grip, and that the doors themselves are easy to open and close.

■ Look for smooth, **easy to clean** surfaces with no awkward corners or crevices that will trap dirt. Concealed condenser coils are preferable to exposed coils at the back of the fridge.

A fridge with two controls lets you direct more (or less) cold air to either the freezer or the fresh-food compartment, as you need it. One control sets the temperature, the other directs the air flow.



Where the others went wrong

■ The **GE** was comparatively poor for ease of use and had very high measured energy consumption.

■ The **LG, SHARP** and **GE** had lower performance scores (for cooling time, energy efficiency and crisper freshness) than the recommended fridges.

PROFILES

The fridges are profiled in rank order, from Anything lower is a bargain.

Westinghouse BJ505S Mastermind

Target price: \$1695

Good points

- Fastest to cool a load of food at room temperature to around 9°C.
- Best for ease of use.
- Good crisper performance in the food freshness test.
- Chiller compartment has a separate control.
- Versatile storage space.
- Audible alert if the door is left open for too long.

Bad points

- Fresh-food temperature can be too cold when the freezer temperature is set very cold.
- Easy to catch fingers between fridge and freezer door handles.



Westinghouse RB501Q Freestyle

Target price: \$1395

Good points

- Best of the two cyclic-defrost fridges in the test.
- Very good crisper performance in the freshness test.

Bad points

- Although a slightly different design from the BJ505S, it's also easy to catch fingers between the fridge and freezer door handles.
- Freezer shelves can't be removed, making cleaning and defrosting difficult.
- Has to be defrosted manually.



Fisher & Paykel N510T Softline

Target price: \$1595

Good points

- Good crisper performance in the freshness test.
- Versatile shelving.
- Removable butter conditioner with a separate control.
- Rollers with brakes at the front.
- Door opening direction can be changed after purchase by the owner.
- Easy to remove shelving when door opens 90° or less.

Bad points

- Some door shelves can be easily dislodged.



top to bottom. Prices shown are a good target to aim for when shopping around, based on nationwide checks in November 1997.

Hoover HE505UF Contour

Target price: \$1495

Good points

- Good crisper performance in the freshness test.
- Good lighting.
- Good rollers: easy to adjust and with a brake.
- Versatile shelving.

Bad points

- Measured energy usage considerably higher than that stated, although still within the permitted margin of the standard.
- Wire baskets in freezer are difficult to slide in and out.



Kelvinator C500D Impression Series

Target price: \$1195

Good points

- One of the best for energy efficiency and therefore low running costs.
- Largest total usable space.

Bad points

- Only two shelves in fresh-food compartment.
- Comparatively low ease of use score.
- Has to be defrosted manually.



Fisher & Paykel N500B Softline

Target price: \$1595

Good points

- Best crisper performance in the freshness test.
- Versatile shelving.
- Door opening direction can be changed after purchase by the owner.
- Removable butter conditioner with a separate control.
- Rollers with brakes at the front.
- Freezer baskets have rollers for easy sliding.

Bad points

- Poor energy efficiency and so high running costs; measured energy use was considerably higher than that stated, although still within the permitted margin of the standard.



Hoover HE513TF Contour

Target price: \$1495

Good points

- Good for energy efficiency, though usage is higher than claimed.
- Second-largest total usable space.
- Good lighting.
- Good rollers: easy to adjust and with a brake.
- Versatile shelving.

Bad points

- One of the worst performers in the crisper freshness test.
- Dairy section is very cold.



Kelvinator N500BD Impression Series

Target price: \$1479

Good points

- Chiller has a separate control.
- Has a butter conditioner with a separate control.
- Good total usable space.

Bad points

- A comparatively low score for ease of use.



Samsung SR-V57 Cool Tech

Target price: \$1295

Good points

- Very energy-efficient, with the lowest running costs.
- Light in freezer.
- Has a chiller but no separate control.

Bad points

- Worst performer in the crisper freshness test.
- Took the equal longest to cool a load of food down from room temperature to around 9°C.
- Limited shelf adjustment.
- Bottle shelf in the door is warmer than the rest of the fresh-food compartment.
- Comparatively low ease of use score.
- Very tall, with external defrost timer mechanism on top.
- No separate dairy compartment.
- Only available with the doors hinged on the right.



500 L FRIDGES

Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Freezer location	Defrost system	Measured dimensions (H x W x D, mm)**	Extra space required (top x sides x back, mm)	Claimed gross / measured usable volume, fridge (L)	Claimed gross / measured usable volume, freezer (L)
WESTINGHOUSE BJ50SS	Email	Australia	1895	1 (B)	Bottom	Frost-free	1700 x 800 x 725	90 x 30 x 70	317 / 239	186 / 116
WESTINGHOUSE RB501Q	Email	Australia	1395	1 (B)	Bottom	Cyclic	1700 x 800 x 725	90 x 30 x 70	318 / 224	179 / 116
FISHER & PAYKEL N510T (A)	Fisher & Paykel	Australia	1595	1 (C)	Top	Frost-free	1700 x 790 x 675	50 x 20 x 30	402 / 267	120 / 85
HOOVER HE505UF	Southcorp	Australia	1495	2 (D)	Bottom	Frost-free	1720 x 790 x 670	15 x 10 x minimal	332 / 222	173 / 102
KELVINATOR C500D	Email	Australia	1195	1 (B)	Top	Cyclic	1675 x 790 x 725	90 x 30 x 15	360 / 263	140 / 123
FISHER & PAYKEL N500B (A)	Fisher & Paykel	Australia	1595	1 (C)	Bottom	Frost-free	1700 x 790 x 670	50 x 20 x 30	355 / 230	154 / 86
HOOVER HE513TF	Southcorp	Australia	1495	2 (D)	Top	Frost-free	1720 x 795 x 695	15 x 10 x minimal	390 / 286	123 / 98
KELVINATOR N500BD	Email	Australia	1479	1 (B)	Top	Frost-free	1675 x 790 x 735	90 x 30 x 15	360 / 275	140 / 107
SAMSUNG SR-V57	Samsung	Korea	1295	2 (D)	Top	Frost-free	1805 x 740 x 705	300 x 50 x 50	349 / 260	146 / 105
LG FR-582WF	LG Electronics	Korea	1349	2 (D)	Top	Frost-free	1745 x 765 x 720	250 x 50 x 50	340 / 244	162 / 104
SHARP SJ-51H-WH	Sharp	Thailand	1479	1 (E)	Top	Frost-free	1705 x 730 x 705	90 x 60 x 60	342 / 249	163 / 119
GE TBG16JAX	GE/MEA	USA	1495	2 (F)	Top	Frost-free	1650 x 710 x 725 (G)	25 x 20 x 25	367 / 235	133 / 95

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in November 1997.

** Measured dimensions include hinges and any protrusions at the back, such as the compressor. They're rounded to the next 5 mm.

(A) A new range of electronically controlled fridges was due to be released early in 1998, but details weren't available at the time of publication.

(B) Repair or replace, plus the next four years on sealed refrigeration parts; five years repair or replace on surface rusting on painted surfaces. Additional one year parts and labour warranty on the whole fridge if you register by phone.

(C) Repair or replace; five years parts and labour on sealed system. Extra one-year free service warranty is available on the whole fridge if you register by mail. The N510T also has a five-year warranty against corrosion of pre-painted steel.

(D) Parts and labour; additional three years parts on sealed system.

(E) Parts and labour; two years parts only on compressor.

(F) Parts and labour; five years for sealed system (excluding refrigerator).

(G) Excluding handles, which stick out in front.

(H) Except crisper cover.

(J) You can change the door opening direction yourself after purchase.

(K) Door opening can be reversed after purchase using a hinge kit (model no. SJL815HD). It's recommended you have a service person do this.

(L) Separate controls to adjust temperature.

(M) Email says the energy consumption for this model has been changed and is now 760 kWh/yr, which could impact on its performance scores.

(N) The fridge we bought had a claimed energy use of 881 kWh/yr. GE/MEA says this was an error and it's correcting the label.

How reliable have our subscribers found them?

We surveyed a group of our subscribers about the reliability of their fridges, asking whether theirs had needed repair in the previous 12 months.

The results are given for brands for which we had more than 50 responses; the number in brackets is the number of fridges of a particular brand reported on by subscribers in the survey.

Overall, we found fridges are generally a reliable appliance, with only 11% of those surveyed needing repair. And 88% of all respondents said they would buy the same brand again.

The average cost of repair was around \$130.

Percentage not needing repair

Fisher & Paykel (479)	93
Frigidaire (169)	92
Sharp (73)	92
Admiral (120)	89
Hoover (184)	89
Westinghouse (1209)	89
Philips (310)	88
Whirlpool (137)	88
General Electric (228)	87
Ignis (77)	87
Kelvinator (1040)	87

Percentage who would buy the same brand again

Whirlpool (144)	94
Sharp (74)	93
Fisher & Paykel (499)	92
Westinghouse (1240)	91
Kelvinator (1072)	90
Admiral (120)	88
General Electric (233)	87
Hoover (189)	87
Frigidaire (176)	85
Philips (315)	78
Ignis (76)	75

For people with disabilities

An occupational therapist from the Independent Living Centre evaluated the fridges we tested for potential difficulties. Overall, none of the fridges was particularly good for someone with a disability.

■ For people with arthritis and limited hand strength, the 'old-fashioned' D-type handles are much easier to use. The GE was the only fridge with this type of handle, but in other respects its score for ease of use was comparatively low.

■ For people with poor vision, the markings on the controls need to be easy to read. The controls should also be easy to grip and in an accessible position, preferably at the front of the fridge and not too low. The two **KELVINATORS** have accessible controls which are easy to understand and use.

■ Shelves, crisper and freezer drawers that are lightweight and move readily without falling out are easier to access and clean.

■ Smaller fridges or ones with fresh food and freezer compartments located side by side are generally better for wheelchair users. The fridges tested are quite large and so weren't assessed for people in a wheelchair, as getting food in and out of the top-mounted freezers would be difficult.

	3	4		5	6		7	8	9	10	11	
Shelves removable when door open to 90°	Reversible door hinges	Butter conditioner	Chiller	Dairy compartment	Noise (dB)	Claimed / measured energy use (kWh / yr)	10-year running cost (\$)	Cooling time (hrs:mins)	Performance score (%)	Ease of use score (%)	Overall score (%)	Brand / model (in rank order)
95°		✓ (L)	✓	✓	43	900 / 854	1025	6:20	79	77	78	WESTINGHOUSE BJ50SS
95°				✓	41	880 / 835 (M)	1002	7:50	77	70	73	WESTINGHOUSE RB501Q
✓	✓ (J)	✓ (L)		✓	38	860 / 854	1025	8:50	70	70	70	FISHER & PAYKEL N510T (A)
✓ (H)			✓	✓	43	760 / 831	997	8:35	72	69	70	HOOVER HE50SUF
✓ (H)				✓	43	740 / 703	844	8:40	77	62	70	KELVINATOR C500D
✓	✓ (J)	✓ (L)		✓	38	850 / 915	1098	9:15	68	70	69	FISHER & PAYKEL N500B (A)
✓ (H)				✓	46	700 / 752	902	8:50	68	69	69	HOOVER HE513TF
		✓ (L)	✓ (L)	✓	45	830 / 789	947	8:35	71	65	68	KELVINATOR N500BD
			✓		37	697 / 650	780	9:20	71	62	67	SAMSUNG SR-V57
				✓	42	970 / 854	1025	9:20	65	64	65	LG GR-582WF
		✓ (K)	✓		37	840 / 906	1087	8:20	63	63	63	SHARP SJ-51H-WH
✓	✓ (J)		✓		42	881 / 1074 (N)	1289	8:00	62	54	58	GE TBG16JAX

Similar models

■ The **WESTINGHOUSE RE521S** is a cyclic-defrost model with a freezer on top in this size range and has a claimed energy rating of 880 kWh, the same as that of the **RB501Q**.

1 Extra space required

These dimensions are the recommended amount of space the manufacturer suggests for air circulation around the fridge cabinet.

2 Claimed gross volume / measured usable space

The gross volume quoted by the manufacturer is an approximation of the air space the fridge has to cool. To give you an idea of the actual space you're able to use, we measured the usable areas in the shelves and baskets in the cabinet and door, plus individual areas such as the crisper.

Use the volumes to get an idea of which models have a bigger or smaller freezer, which might help you choose a model, depending on your freezer vs fresh-food needs.

3 Reversible door hinges

All the fridges except the **Samsung** and the **LG** are available with either right- or left-opening doors (these two are only available with the hinges on the right). The table shows models whose hinge positions can be changed later (if you move or renovate the kitchen). You can do it yourself with the two **FISHER & PAYKEL** models and the **GE**, whereas **Sharp** recommends it be done by a service agent.

4 Butter conditioner

This provides a slightly warmer area than the rest of the fridge so you can spread butter more easily. To achieve this, a little extra energy is used. All our tests were conducted with the butter conditioner off.

5 Noise

Noise levels were measured in our lab a metre away from the fridges and one metre above floor level. The design of your kitchen and its location will affect how the sound level will impact on your household, but using the noise levels from our test you can tell which models will be comparatively louder or quieter than others. The quietest models are slightly louder than a soft whisper.

6 Claimed / measured energy use

The claimed kWh figures are from the energy labels; the measured levels are a calculation of how much energy the fridge would use in a year to maintain a temperature of 3°C in the fresh food compartment and -15°C in the freezer, based on tests conducted in a set room temperature.

7 Running costs over 10 years

The running cost is calculated from the energy used over 10 years, using a rate of 12 cents per kilowatt hour. A 10-year period provides a useful indication of the long-term differences between high and low energy usage — and you should be able to expect your fridge to last at least that long.

8 Cooling time

This is the time taken to cool the equivalent of a 9 kg load of shopping from around 24°C to

around 9°C, and gives an indication of how quickly the fridge will cool down a large amount of food or drinks.

9 Performance score

Three factors were included in the performance score, with weightings as follows:

- Cooling time (40%).
- Energy efficiency (40%).
- Crisper freshness (20%).

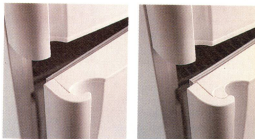
10 Ease of use score

Our ease of use rating consists of:

- Ease of storing items of various shapes and sizes; adjustability of the shelves (60%).
- Ease of cleaning — including moving the fridge (30%).
- Ease of understanding and operating temperature controls (10%).

11 Overall score

The scores for performance and ease of use each make up half the overall score.



Even though their design is slightly different, it's easy to trap your fingers between the fridge and freezer door handles on both the Westinghouse models.

TEST REPORT

What kind of multidisc player can you get for around \$400? The ones we tested all sound equally good, but we found meaningful differences between disc capacities, design and features.



Multidisc CD players

IN BRIEF

- The nine remote-controlled multidisc players we tested all sound good, with no audible difference between them for most listeners.
- If you're shopping for a mid-price multidisc player, you'll have a choice of how many CDs it will hold. The ones we tested can store between five and 26 discs.
- Disc capacity will go a long way toward determining the type of design you can choose from — our test covers carousels, cartridges and racks. These designs have distinct advantages and drawbacks that affect ease of use — see right.

THESE DAYS, A CD PLAYER IS ARGUABLY the centerpiece of any music-lover's hifi system. If your system needs a new one — perhaps you're looking at replacing your single-disc model — you'll be interested to learn that the mid-priced multidisc players we tested all sound equally good. That's according to both our technical and listening tests.

So if you can't distinguish between them on the basis of audio performance, what sets them apart? For starters, we found that for \$350 to \$450 you can get a selection of multidisc players that take different numbers of CDs — from five to 26 discs.

Player design and disc capacity

Capacity is a pivotal factor when you're shopping for a multidisc player, and it will go a long way toward determining the type of model — carousel, cartridge or rack — from which you can choose. Each design has distinct advantages and disadvantages (for more on the different designs, see *Loading and unloading*, right).

The ease of use scores reflect some of the pluses and pitfalls associated with these different designs.

Because the players all had equally good sound quality, ease of use, together with features and ease of programming, were the basis of our evaluation of the multidisc players. For more on features and programming, see *Features* on page 44 and note 5 on page 47.

Information makes life easier

The display is an important consideration, and even more so when you have a model that can store a lot of discs. For instance, we found it useful to have a display that shows which disc slots are filled. Neither the PIONEER PD-F706 nor the PIONEER PD-F606 — both with racks that hold 25 discs — does this.

Additionally, none of the three PIONEER players we tested shows the number of tracks remaining on the disc that's playing, which we found a convenient feature on models that did so.

The more information a multidisc player displays, the easier it is to use and program.

Loading and unloading

We also scored the ease of loading and unloading discs in carousel, rack and cartridge models (see the photos on page 44). The YAMAHA CDC-565 is the

WHAT TO LOOK FOR

easiest — its carousel tray slides all the way out so every disc slot is immediately accessible, and the discs are face up. With other carousels you have to open them and rotate the tray at least once to get to all the slots.

The three PIONEER models are the only ones in our test that don't have a carousel: two have a rack design, the third a cartridge.

Compared with carousels, both of these designs can be fiddly and not as easy to use. For example, it's difficult to tell one CD from another after they've been loaded. In a cartridge, discs are stored face-down and tucked away inside a magazine. In a rack, they're slipped vertically into narrow slots, making it difficult to see which is where.

There are ways to get around this. The PIONEER PD-F606 and PD-F706 both come with a storage album that has clear plastic pockets for the covers of each disc that's placed in the 25 slots — that way, you can keep track of which CD is in which slot.

The PIONEER PD-M426 cartridge model we tested also has features unique to its design. For example, you can buy additional cartridges to load, label and file away ready to use.

With the players we tested, design also affects whether you can swap CDs while listening to a disc. All the carousel models in the test will let you do this; none of the rack or cartridge designs will. However, the PIONEER PD-F706 rack has a separate single-disc slot, so you can play a CD in the single slot while rearranging the rack.

Overall, the rack and cartridge models we tested weren't as easy to use as the carousels, but they give greater CD capacity — for some, this might be an overriding factor and a significant convenience in its own right. And with 25 discs stored in the player, you'll probably handle and exchange discs less often than with a five-disc model, minimising any hassle.

WHAT TO BUY

SONY CDP-CE315	\$379
KENWOOD DP-R4090	\$399

When we combined our ease of use assessment with the scores for features and programming, the SONY CDP-CE315 and the KENWOOD DP-R4090 stood out. Both are five-disc carousels. The SONY scored second-best for ease of use and has the equal greatest number of features we considered to be useful. The KENWOOD scored highest for programming.

■ How many CDs do you want to be able to load at once? If it's just five or six, you'll probably buy a player with a carousel or cartridge; if you want more you'll more likely get a player with a rack. See left for a detailed description of the pros and cons of each design.

■ Different designs bring up the matter of **size**. Make sure the model you buy will fit into your stereo cabinet.

■ You might also want to try out the **mechanism** that shuttles the CDs. How long does it take to change from one disc to another? How noisy is the mechanism?

■ In terms of **sound quality**, we didn't detect any meaningful differences between the models we tested. Still, you should take a favourite CD when you're shopping around to compare audio performance.

■ Last but not least, have a look at the **features** — they're plentiful and varied. For more information about them, see page 44.

The next 'best thing'?

Often the latest technology produces tremors of guarded anticipation — is it here to stay, or merely destined to go the way of 8-track and beta video cassettes?

You may have already heard about DVD players. This stands for either digital video disc or digital versatile disc. A DVD player — which plays video discs that resemble CDs — produces sharp digital sounds and images that supposedly rival those generated by any VCR. This is why some people claim it's destined to capture and consume the VCR market.

Digital versatile disc players, unlike digital video disc players, can also play a standard audio CD and CD-ROM. With this multi-purpose capability, the impact of DVD players could eventually extend beyond home video.

But for now there are a few drawbacks that take some of the shine off DVD's appeal. Compared to VCRs and CD players, DVD players are expensive. And DVD video discs, at this stage, are hard to come by. Most importantly, commercially available DVD players are not yet able to record — this shortcoming, more than any other, is what's likely to keep DVD in check and the VCR on top.

Should you buy one? Movie buffs might savour the difference enough to pay for it. But for most, a DVD player isn't going to be a sensible alternative to a CD player or a VCR until it becomes a digital video recorder as well. Then it might appear to be the ideal two-in-one technology for audio and video. Right now, the best advice is "wait and see".



FEATURES

Here's an explanation of some of the many features you'll find.

- **Repeat one track:** This lets you easily play your favourite melody over and over.
- **Repeat one disc:** Same as above, but for an entire disc.
- **Random play on one disc:** The player randomly selects the order of play on the disc you select.
- **Random play on all discs:** The player randomly selects tracks from all the discs that are loaded in the player. All the models we tested had this feature.
- **Exchange play:** You can open the player and load other CDs without interrupting the disc that's playing. Only the carousel models in the test can do this.
- **Delete play:** Allows you to cancel the tracks you don't want to hear — the player will only play the remaining tracks.

It's useful when you like most of the tracks on a disc, but can't stand a few. Only the **TECHNICS** and the **PIONEER PD-M426** have this feature.

- **Can be turned on/off with the remote control:** A convenient feature included in five of the nine models tested.

■ **Output level control:** You can control the volume by changing the player's output to the amplifier — a convenient feature if your amplifier doesn't have a remote control.

- **Edit to tape from one disc:** When you're recording from disc to tape, this feature will ensure that the contents of a disc will fit nicely onto the length of tape you specify. The player will pause when the last track that can fit on the tape is finished — then you can flip the tape and continue recording.

■ **Edit to tape from several discs:** Similar to above, but this feature will work for a program of tracks from several discs.

- **Current disc is presented to the front:** When a carousel player stops and the tray slides open, some models we tested will rotate the CD that was last playing to the front. Only the **SONY** and the **JVC** tested had this feature.

■ **Index search:** Allows the player to jump to index marks that are programmed into some long melodies, particularly classical music. The

YAMAHA is the only one that has this feature.

- **Fade in/fade out:** At the touch of a button the volume can be slowly increased or decreased at any time during a



track — a convenient feature for making tapes. The **SONY** is the only one that has this feature.

- **Synchronised recording:**

Allows you to perform one-track recording from the CD player to a tape deck (usually of the same brand).

- **Peak level search:** The player will locate and play the loudest part of the selected tracks or discs to allow you to set the recording level on the cassette deck — it's a useful way to avoid recording distorted sounds at loud passages. Only the **SONY** has this feature.

■ **Intro play:** The player will play the first few seconds of each track or disc.

- **Favourite tracks memory:** The player will remember the tracks on a particular CD that you

program as favourite. Even if you remove the CD, the player will still remember your program when the disc is reloaded — provided you reload it in the same slot and don't unplug the player. The **PIONEER PD-F606** and **PD-F706** have this feature.

- **Spiral play:** The player will play the first track from every disc, then the second track on every disc, then the third, and so on. The **TECHNICS** has this feature.

■ **Time display:** Recording from disc to tape is much easier when the player displays various times: for example, the remaining time on a track, disc or program; or the total time for a program or an entire disc.

RIGHT: As well as being the easiest player to load and unload, the **Yamaha** had the best remote control.

BELOW: The three disc storage designs you're likely to come across: from the top, carousel, rack and cartridge.



It's rare to find an 8 cm CD — most people own standard 12 cm discs — but if you do have some of the smaller ones, you'll want a player that can accommodate them. With the exception of the **Pioneer PD-M426**, all the models we tested can play both sizes.

PROFILES

The multi-disc CD players we tested are profiled in rank order from left to right. Prices shown are a good target to aim for when shopping around, based on nationwide checks in November 1997. Anything lower is a bargain.



Sony CDP-CE315

Target price: \$379

Good points

- With the Pioneer PD-F706, has the most features.
- Second-easiest to use.
- Second-best remote control.

Bad points

- None to mention.



Kenwood DP-R4090

Target price: \$399

Good points

- Best for programming.
- Best panel display.
- The only model that can co-ordinate the length of a cassette tape to the length of a program of tracks from several discs you want to record.

Bad points

- None to mention.



Denon DCM-260

Target price: \$429

Good points

- Second-easiest to load and unload — four of five disc slots are immediately accessible when the carousel tray slides open.

Bad points

- The only carousel model with a tray that won't automatically reopen if something — say, your finger — gets jammed in it as it closes.



Yamaha CDC-565

Target price: \$399

Good points

- Easiest to use, including:
- Easiest to load and unload — all five disc slots are immediately accessible when the carousel tray slides open.
- Best remote control.

Bad points

- Comparatively low score for programming.



JVC XL-F254BK

Target price: \$399

Good points

- Good ease of use — best instructions.

Bad points

- Display shows the elapsed time of a track, but no other time indications.



Technics SL-PD887 GN9K

Target price: \$399

Good points

- Second-best for programming.
- The only model that will allow you to skip tracks within a disc that's programmed as a single step.

Bad points

- Second-lowest score for features.



Pioneer PD-F706

Target price: \$449

Good points

- With the Sony, has the most features.
- Can hold up to 25 discs, and also has a separate single-disc slot.
- At the touch of a button, it can play a program of designated favourite tracks from a particular CD.

Bad points

- Equal lowest score for ease of use, in particular for loading and unloading discs.
- Equal lowest programming score.
- Equal lowest panel display score.
- The rack design makes it bulky compared to carousel and cartridge players.



Pioneer PD-F606

Target price: \$399

Good points

- Can hold up to 25 discs.
- At the touch of a button, it can play a program of designated favourite tracks from a particular CD.

Bad points

- The same as for the Pioneer PD-F706.



Pioneer PD-M426

Target price: \$349

Good points

- Smallest player in the test.
- You can buy extra cartridges to store and organise discs.

Bad points

- Lowest score for features.
- Second-lowest score for ease of use, in particular for loading and unloading discs.
- Second-lowest panel display score.

MULTIDISC CD PLAYERS

								1	2	2	2
								Number of programming steps	Repeat one track**	Repeat one disc**	Random play on one disc**
Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Size (w x h x d, mm)	Disc-holding style and capacity					
equal	SONY CDP-CE315	Sony	China	379	3	430 x 120 x 385	Carousel, 5 discs	32	✓	✓	✓
	KENWOOD DP-R4090	Kenwood	Malaysia	399	2 (A)	440 x 125 x 400	Carousel, 5 discs	32	✓	✓	
equal	DENON DCM-260	AWA	China	429	2	435 x 115 x 400	Carousel, 5 discs	20	✓	✓	✓
	YAMAHA CDC-565	Yamaha	Malaysia	399	2	435 x 120 x 390	Carousel, 5 discs	40	✓	✓	✓
	JVC XL-F254BK	JVC/Hagemeyer	Singapore	399	3 (B)	435 x 130 x 390	Carousel, 5 discs	32	✓		
	TECHNICS SL-PD887 GN9K	Panasonic	Singapore	399	1	430 x 125 x 370	Carousel, 5 discs	32			✓
	PIONEER PD-F706	Pioneer	Malaysia	449	3 (C)	420 x 190 x 320	Rack, 25+1 discs	24	✓	✓	✓
	PIONEER PD-F606	Pioneer	Malaysia	399	3 (C)	420 x 190 x 320	Rack, 25 discs	24	✓	✓	✓
	PIONEER PD-M426	Pioneer	Malaysia	349	3 (C)	420 x 105 x 300	Cartridge, 6 discs	32	✓		

Single-disc superiority?

There's a perception among some consumers that single-disc players provide better sound quality than multidisc models. While we didn't look at any single-disc players in this test, we were able to compare manufacturers' technical specifications for some single-disc players to those provided for multidisc models.

This comparison — which we stress isn't based on our tests — suggests that the perception of single-disc superiority is unfounded. In fact, some multidisc players have better sound-quality specifications than some single-disc models.

One rack model we tested, the Pioneer PD-F706, has a capacity of 25+1 — the rack holds 25 CDs and there's a separate slot for a single disc. This is meant to save you the hassle of fiddling with the rack when you only want to play one disc.

How reliable have our subscribers found them?

We asked a group of subscribers whether their CD player had needed repair over the previous 12 months and if they would purchase the same brand again. The responses were for both single- and multidisc players.

Overall, only 8% of respondents reported that their CD player had needed repair. The average cost of repairs was \$119.

The graphs on the right show the results for the brands for which we got sufficient answers (the number in brackets tells you how many readers reported on the brand). Note that the results of the survey also cover brands not included in this test, and that we don't have reliability data for all brands on the market.

Percentage not needing repair

JVC (84)	96
Marantz (73)	96
Sanyo (89)	95
Sony (555)	95
TEAC (258)	95
CDC (127)	93
Panasonic/National (137)	93
Sharp (147)	92
Yamaha (240)	92
Kenwood (131)	91
Philips/Pye (220)	91
Pioneer (324)	91
Technics (121)	90
Akai (333)	89

Percentage who would buy the same brand again

Panasonic/National (137)	98
JVC (84)	96
Sony (555)	95
Pioneer (324)	93
Yamaha (240)	93
Kenwood (131)	92
Technics (121)	92
Marantz (73)	92
Sharp (147)	89
Sanyo (89)	88
CDC (127)	84
TEAC (258)	83
Akai (333)	81
Philips/Pye (220)	80



2	2	2	2	2	2	2	3	4	5	6	
Exchange play	Delete play	Remote on / off	Output level control	Headphone socket	Edit to tape from one disc	Edit to tape from several discs	Ease of use score (%)	Features score (%)	Programming score (%)	Overall score (%)	Brand / model (in rank order)
✓			✓		✓		87	67	77	77	SONY CDP-CE315
✓			✓	✓	✓	✓	83	61	81	75	KENWOOD DP-R4090
✓			✓	✓			83	61	70	72	DENON DCM-260
✓							88	61	66	72	YAMAHA CDC-565
✓	✓	✓		✓			85	56	74	71	JVC XL-F2548K
✓	✓	✓		✓	✓		84	50	79	71	TECHNICS SL-PD887 GN9K
		✓					69	67	64	67	PIONEER PD-F706
		✓		✓			69	56	64	63	PIONEER PD-F606
	✓	✓					73	39	68	60	PIONEER PD-M426

- * Prices shown are a good target to aim for when shopping around, based on nationwide checks in November 1997.
- ** The models that don't have these as dedicated features can still carry out these functions, but in a much less convenient way.

- (A) One year for the laser optics.
 (B) One year for the remote control.
 (C) The warranty provided with the model we tested was one year for the remote control. Pioneer says the three-year warranty now covers the remote as well.

1 Number of programming steps available

A 'step' is normally a single track from a CD. However, all the players we tested allow you to program the contents of an entire CD as one step.

2 Features

For an explanation of these features, see page 44.

3 Ease of use score

This score was a combination of five factors: panel controls, panel display, remote control, instructions and the process for loading and unloading discs.

4 Features score

The features listed in the table were factored into the scoring, as were most of the others listed under *Features* on page 44.

5 Programming score

We scored the programming instructions and process for each model. We also scored the features that make programming easier — for example:

- Inserting a step into or deleting one from a program.
- Programming each step with the press of one button.
- Programming an entire CD as a single step.
- Co-ordinating the length of the disc or program with time to record with the length of the cassette tape you're using. At the end of the last track that fits on the side of the tape, the player will pause to allow you to turn the cassette to the second side.

6 Overall score

This was a combination of the following:

- Ease of use score (35%).
- Features score (35%).
- Programming score (30%).

For people with disabilities

An occupational therapist from the Independent Living Centre assessed the CD players on test to determine which would be most suitable for use by people with a disability.

- Panel controls and displays that are simple, uncluttered, large and clear are preferred — like those on the **JVC** and the **DENON**. Similarly, remote controls like those for the **SONY** and the **KENWOOD** are considered good — the function buttons are well-labelled, uncluttered and a good size.
- The assessment also looked closely at the different disc player designs — carousel, cartridge and rack. The carousel design offers the simplest process for loading and unloading CDs. It's also preferred because the discs can be identified when the carousel tray slides open. With the other designs, the discs have to be removed if you want to see which is where.



The Yamaha (left) was the easiest player to load — its carousel tray extends fully so that all five slots are immediately accessible. To reach all the slots on the other carousel players, such as the Sony (right), the trays must be rotated at least once.



YOUR LETTERS

Fax machines and phone charges

I've just read with interest your test of plain paper fax machines in CHOICE, October 1997, in which the fax/phone auto answer feature is mentioned — the machine detects if the incoming call is a fax and receives it; if not, it continues to ring until answered by a human. There is a downside to this feature which your readers might like to know about.

If you're not using the Telstra Duet service, the only way the machine can detect if an incoming call is a fax is to answer the call and listen for a signal coming from another fax machine. As soon as the call is answered, whoever is calling you is charged for the call. If the call isn't a fax, a local call fee has already been incurred by the caller before you pick up the phone, and what's more, the time taken for you to get to the phone is part of the chargeable call duration for timed calls.

People who make STD calls to you might not regard it as good etiquette to be charged for the time the phone is ringing while waiting for you to answer it — or worse, to be charged for calls that they know you didn't answer because you weren't home.

I once worked in the technical area of a former international phone carrier, and some colleagues had direct experience of complaints received from irate customers believing they had been wrongly charged for international calls that had rung but not been answered. It turned out that many of the problems were due to phone/fax machines which worked as described above — the charges would have been upheld.

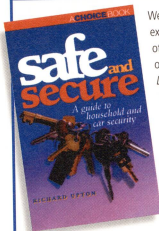
Rob Askew
Como, NSW

Telstra's Duet service allows you to have two different numbers on one phone line. One number is only recognised by your fax



Callers could be charged for phone calls you didn't even answer if you have a fax machine — see above.

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, Your Letters awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Judy Durman of Fairlight, NSW, receives *Safe and Secure*, which explains how to make your home, your car and yourself safer, with practical tips on improving your security cheaply and effectively.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

machine, the other only by your phone/answering machine. The numbers also have different ring tones, so you can distinguish between fax and phone calls. The service costs \$4 per month.

Cheap spare

I own a current-model Sharp frost-free refrigerator. The light blew. I contacted Sharp to find out where I could obtain a new bulb. I was given a part number and told to contact their repair agent.

I contacted this company and was told the bulb would cost \$11.10, plus \$7 if I wished it to be posted to me. I was told it was in stock. I then contacted a local shop that supplies parts for appliances and asked them to order it in for me; this would probably cost about \$12 in all. Several weeks went by. On enquiry, I was told that the repair agent had advised them it wasn't in stock.

It then occurred to me that a local lighting shop might have a similar bulb. It did. It cost me \$2.50 and works perfectly.

This whole charade indicates, first, the huge profit

companies make on spare parts and, second, that not advising customers that a standard bulb is available is negligent or even downright devious in my opinion. I am not impressed!

I hope this helps other refrigerator owners.

Judy Durman
Fairlight, NSW

Sharp explained why it won't refer customers to their local retailers for spare parts — even light bulbs. First, it can't know whether the item will be there. Second, it says it has no way of knowing anything about the item's origin or quality. And last but not least, if you use a spare part that isn't certified by Sharp, the warranty on the Sharp product can be nullified (but we were assured this doesn't apply to spare light bulbs).

Instead of referring you to a local merchant, Sharp will put you in contact with one of its parts distributors.

However, for a simple part like a light bulb, you might be better off looking in your local hardware store. Judy certainly was. □

RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Aladdin Industries has recalled Aladdin Micro Magic Food Bottle Half-Litre (17 oz), available from retail outlets since May 1997.

The problem: The instructions are ambiguous.

What to do: Don't use the bottle. Return it to Aladdin Industries at Reply Paid No 6, Aladdin Industries, c/- Australia Post Parcel Centre, Kingsgrove 2206. You'll receive a refund of the recommended retail price of the product. For further information phone 1800 646 736.

THE PRODUCT: TEAC has recalled 48 cm (20") and 51 cm (21") colour televisions, manufactured between June 1994 and November 1994, model numbers: CT-M484mkIII, CT-M486mkII, CT-M511s, CT-M484, CT-M486. Model and serial number are located on an identification plate on the rear of the set.

The problem: Defects in the electronic joints could cause a fire.

What to do: Don't leave the television on unattended. Owners of the above sets should immediately call 1800 656 700 to arrange for the television to be inspected and modified free of charge.

THE PRODUCT: CSL has recalled Min-i-Jet Adrenaline 1.1, 000 IMS, Code 1083, Aust R 28903. CSL Code 01740054.

The problem: The Consumer Product Information relating to children's dosage is incorrect and if followed could lead to substantial harm. The correct dosage under the section headed "The Dose of Adrenaline", Adrenaline 1:1,000, for children should read 0.01 mL per kg of bodyweight up to a max of 0.5 mL. The product itself is satisfactory.

What to do: Discard any copies of this Consumer Product Information. For a replacement copy or any other queries phone 1800 333 011.

THE PRODUCT: Cigweld has recalled the following Pro-Line torches and CT-8 service torches sold between July 1996 and December 17, 1997: Pro-Line Torch Handle, Cigweld part no

305126; Pro-Line Torch Kit (Acetylene), Cigweld part no 308157; Pro-Line Torch Kit (LPG/Propane/MAPP), Cigweld part no 308158; and CT-8 Service Torch, Cigweld part no 307152.

The problem: Due to a manufacturing defect, fuel gas could be unintentionally released from the torch valve body and ignite.

What to do: Don't use the product. Return it to the distributor for replacement. Call 1800 683 120 for further information.

THE PRODUCT: Bayer Australia has recalled Blood Glucose Test Sensor Discs (used with Glucometer Esprit Blood Glucose Test Meter) from the following batches: 4T058AA, 5T058AA, 1A062BA, 3T063AA, 1A065AA, 1A071AA, 1B072AA, 2B072AA.

The problem: Some discs are faulty and may not give an accurate reading of blood glucose.

What to do: Don't use the discs. Return them to your place of purchase for replacement. For further information call 1800 028 251.

THE PRODUCT: Toyota Motor Corporation has recalled all V6 VR, GXI and VX Prado vehicles with dual fuel tanks, produced from April 1996 to September 1, 1997. Vehicle identification as follows:

- Model VJZ19SR.
- VDS 11V19S.
- Frame number from 00001026 to 00025456.

The problem: Under certain conditions, damage may occur to the fuel tank solenoid valve port tubes, creating a fire hazard.

What to do: Owners will be contacted individually to organise rectification free of charge at their nearest Toyota dealer. In the meantime, avoid driving on unsealed roads. For further information call 1800 802 706.

Safety Notice

THE PRODUCT: Sterns Playland has issued a safety notice to purchasers of Starfish Swim Vests.

What to do: Check the swim vest carefully each time it is used to ensure both buckles are securely attached and operate properly. The vest should only be used under competent adult supervision at all times. The packaging gives details of safe use. For further information, call Sterns Playland on (02) 9608 1111.

Safety Notice

THE PRODUCT: Toys 'R' Us has issued a safety notice to purchasers of Hedstrom Glide Rides, sold in its stores. Hedstrom is offering free repair kits for the following models: 4-474 Continental Gym Set, 4-5626 Concorde Gym Set, 4-489 8-Leg Family Centre Gym Set, and 4-6509 Sheffield Royale Gym Set. Model numbers are on the top bar of the gym set.

The problem: The rides are susceptible to breakage.

What to do: Stop using the Glide Ride and contact Toys 'R' Us immediately on 1800 068 996 (9 am to 6 pm eastern time, Monday to Friday) for a free repair kit.

THE PRODUCT: Eyemaxx has recalled Christian Dior 2956 sunglasses (all colours), distributed between January 15 and May 31, 1996.

The problem: These sunglasses don't meet the general-purpose requirements of the Australian standard, and are unsafe. They may lead to UV eye damage in the long term and to misjudgment of distance of moving objects, and are unsuitable for driving.

What to do: Stop wearing these sunglasses immediately. Return them to the retailer for a full refund or replacement pair of sunglasses to the equivalent value. For further information phone Kate or Matt on (02) 9428 5640 or 1800 226 428.

THE PRODUCT: Global Link has recalled all Kapoochi Switch Carry Pouches with item no GL20870, supplied between January 1, 1997, and November 20, 1997.

The problem: One of the buckles that connects the shoulder strap to the pouch when a baby is carried in the 'facing out' position may detach from the pouch.

What to do: Stop using the product immediately and return the base of the pouch to Global Link, Reply Paid UDL46, North West Parcel Centre, Seven Hills 2147, for replacement of the part. For further information call 1800 648 749.

THE PRODUCT: Bad Boy has recalled Bad Boy Sunglass model SNUG # 3396 with blue mirror lenses.

The problem: The sunglasses were not marked in accordance with the Australian standard as not suitable for people with defective colour vision.

What to do: Anyone who has purchased this model should return it to the place of purchase for a refund or exchange to a similar value.

THE PRODUCT: Bridge Autos has recalled the 5 tonne Heavy Duty Hydraulic Jack, manufactured by Lumaicon in Taiwan and distributed in the NT from September 1992 to

September 1995. It's not marked with any brand or trade name and is red.

The problem: The jack may not be capable of supporting twice its nominated capacity without failure, as required in the Australian standard.

What to do: Don't use the jack. Return it to Bridge Autos, 1 Stuart Highway, Darwin, for a full refund, or call (08) 8946 0000.

THE PRODUCT: Genop has recalled the following sunglasses:

■ Dakota Smith, Model 1352 Dust Storm: 0001 Black Matte 58 16, 0006 Blue Matte 58 16, and 0008 Rust Matte 58 16.

■ Dakota Smith, Model 1353 Flash: 0001 Matte Black 56 17, 0003 Demi Brown 56 17, 0006 Navy Blue 56 17 and 0204 Gunmetal 56 17. ■ Adidas, Model A325 Sugar: 6050 Brass Mat — Brown Lens, 6051 Copper Mat — Silver Mirror Lens.

The problem: The sunglasses don't comply with the Australian standard and may result in the wearer experiencing blurred vision, misjudgment of depth and/or misjudgment of position.

What to do: Don't use the sunglasses. Return them to the place of purchase for a full refund or a replacement pair to the equivalent value. For further information, call Adele Thomson on (02) 9699 4040.

THE PRODUCT: Hallbay, trading as Headgear Cycle Helmets, has recalled Concord/895 Model Headgear cycle helmets,

manufactured in June 1997, medium size, six vents, black trim, plain colours (white, black, red, blue). The Australian Standard serial number range affected is 532889 to 533892. (The serial number is on the red label inside the helmet.)

The problem: The retention system (black strapping) may pull away from the helmet liner, which could reduce the helmet's effectiveness in the event of an accident.

What to do: Don't use the helmet. Call (03) 9553 4880 or 1800 337 708 to arrange for its return and a replacement helmet, free of charge.

INSIDE story



One of the great extras you get as a CHOICE subscriber is the ability to use CHOICE Consumer Information (CCI) to help you solve problems when buying goods and services.

CCI receives around 11,000 letters and 48,000 phone calls a year, and an increasing number of emails and faxes. When subscribers have a consumer complaint or problem, our staff advise them on where they can get help and how to take their case through all the available channels — for example, to their local fair trading department, the relevant industry ombudsman, or even a small claims court or tribunal.

Subscribers also pass information to us through CCI — it's a major way we learn what's happening in the consumer world, what new problems are arising and in particular any new scams.

Whenever our researchers start work on a project, one of the first places they turn to for current information is CCI — through your calls and letters, they know which issues are the most urgent and significant, and where our work can be most useful.

The best way to give us information is to write to us (letter, fax or email). The same goes for asking our advice in a complex situation — put it in writing so we can work through it and then get back to you.

The contact details for CCI are printed on page 2 of every issue of CHOICE. If you'd like some advice, or want to pass on some information to us, please get in touch.

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers. It is a Council member of Consumers International.

We are completely independent. We buy all the products we test on the open market. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a **Best Buy**. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. We can't conduct special tests or provide information about tested products beyond what appears in CHOICE. Financial information in CHOICE is of a general nature, and is not intended to be advice on individual investments which should or should not be made.

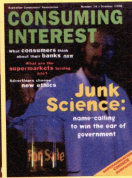
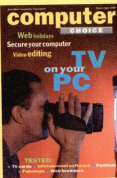
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CHOICE Books publishes non-fiction titles on a wide range of topics, with a consumer perspective. **Consumer Bookshelf** offers both CHOICE Books and material from other publishers by mail order.

COMPUTER CHOICE (published bi-monthly) provides information and tests for home computer users.

CONSUMING INTEREST, our quarterly policy and campaigning magazine, provides reports, analysis, opinion and debates on consumer issues. It also gives updates on the lobbying and campaign projects of the Consumers' Association.

CHOICE Health Reader (published 10 times per year) gives you the latest findings on nutrition, exercise and all branches of medicine and health care, compiled from up to 200 international scientific journals.

CHOICE Travel is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. Its reports are independent in the same style as CHOICE and, while they're written from the perspective of a European base, most of the information in them is just as useful to travelling Australians.

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Test Research provides fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, government and industry. **Manager:** Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3333.

Twelve-month INDEX

April 1997 — March 1998

How to use this index

Bold type indicates a test, survey or trial report, normal type indicates other articles.
 * indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.
 For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Bans.

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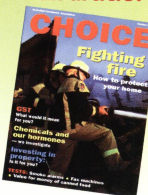
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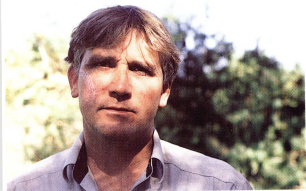
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Banking for free

CHOICE recently asked subscribers what they think of their banks — the results start on page 6. Most significantly, 56% of people were dissatisfied with the fees charged on cheque accounts. So how can you avoid them? Read on.



Colin Lane from Apollo Bay in Victoria has just received notice of new bank fees, and he's very unhappy. He says it looks as though he'll be paying around \$20 a month — although some of this is offset because he has a higher balance.

IT SEEMS THERE ARE ALMOST DAILY announcements about increasing bank charges. But even with spiralling fees, you may be able to bank for free. Here we list the bank accounts where you can escape account-keeping fees and transaction fees under certain circumstances. Many will still charge a fee if you use a 'foreign' ATM (one that isn't owned by your bank) or for some other services.

We haven't looked at building society or credit union fees here because they're often very regional and may have specific entry requirements (job or location, say). You'll need to check what's available in your local area for these institutions. To find out which credit unions operate in your area you can call 13 11 28.

For more about which institutions offer the best service, see *What's wrong with your bank?* on page 6. □

Account	No account-keeping or normal transaction costs for:	Foreign ATMs exempt from fees
ANZ Access Flexible	\$20,000 minimum balance Under 18 Full-time tertiary student Visa Gold and MC Gold cardholder Home loan	Yes (F)
ANZ Access Value	\$20,000 minimum balance Under 18 Full-time tertiary student Visa Gold and MC Gold cardholder Home loan	Yes (F)
BANK OF MELBOURNE Personal Current	\$400 minimum balance Home or investment loan	Yes
BANK OF QUEENSLAND Choice and Ultimate	Home or investment loan	No (G)
BANK SA Everyday Cheque and Savings	Tertiary student (A) Under 21 (A) Personal loan with loan set-off (B) Home or investment loan with loan set-off (B)	No (G)
BANKWEST Complete	Under 12 Full-time tertiary student Bankwise home or investment loan	No
COMMONWEALTH Streamline (Rebate and Express options)	\$30,000 relationship (C) Under 18 Disabled (D)	No
METWAY Action	\$500 minimum monthly balance Disabled	No (G)
NAB Flexi and Flexi Direct	\$20,000 relationship (C) Under 18 Tertiary student Some personal loans Home or investment loan	Yes
ST GEORGE Basic	\$20,000 minimum balance Disabled (D)	No
ST GEORGE Day-to-day	\$20,000 minimum balance Home or investment loan if automatically paid from account Disabled (D) Under 18 (E) Full-time students (E)	No (H)
TRUST BANK Action Cheque and Savings	\$500 minimum balance Under 18 Tertiary student	Yes
TRUST BANK Essential Transaction	Under 18 Pensioner Tertiary student	Yes
WESTPAC Classic and Classic Plus	\$5000 minimum balance	Yes (Classic Plus only)

(A) \$10 charge for a cheque book on Everyday Student Option.

(B) Instead of receiving interest on the account, it can go towards reducing your loan.

(C) A relationship includes the money you have in all accounts with that institution, as well as amounts borrowed.

(D) If disability prevents use of ATMs.

(E) Maximum account. Children under 13 have access to a Happy Dragon account which has no fees for foreign ATMs.

(F) Only for ANZ Gold cardholders.

(G) Some interstate ATMs exempt.

(H) Unless home loan is paid automatically from account.